



Date: 20th December, 2022

To:

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
Scrip Code: 958344

Dear Sir/Madam,

Sub.: Early/premature redemption of the non-convertible debentures issued by way of private placement and determination of record date for redemption in full of the principal outstanding amount along with interest due thereon

Ref.: Regulation 15(7) of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021

Pursuant to regulation 15(7) of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 ("**SEBI NCS Regulations**"), this is to inform you that Vaya Finserv Private Limited (the "**Company**") has decided to consider the early/premature redemption of all its outstanding non-convertible debt securities ("**NCDs**") in full along with the interest due. After this redemption, all the existing securities of the company undermentioned issues shall stand 100% redeemed, ISINs will be deactivated and the company will be delisted from Stock Exchange.

1. A copy of the letter issued by the Company to the relevant holders of the NCDs, being the notice of the Company's intent for early/premature redemption of the NCDs in full along with the interest due is enclosed herewith as ["**Annexure I**"]. The record date for the full redemption of the principal outstanding amount along with interest thereon is December 29, 2022.
2. The debenture holders holding NCDs underlying the following ISINs have been informed that the following ISINs shall be frozen by depositories at the close of December 29, 2022 for the purpose of early/premature redemption and no trading of NCDs shall be permitted thereafter.

S. No	Scrip Code	ISINs
1	960260	INE02DI07084
2	960261	INE02DI07076
3	973359	INE02DI07100
4	973390	INE02DI07118

POWERING ASPIRATIONS

Vaya Finserv Private Limited (CIN : U67190TG2014PTC093562)

Registered Address : SLN Terminus, #4-51/SLNT/L4-05, Gachibowli, Kondapur Road, Hyderabad - 500032, T.S., India.
Tel: 040 4789 6980 | www.vayaindia.com



3. The Company has published advertisements in Business Standard and Nava Telangana in accordance with the SEBI NCS Regulations. A copy of the advertisement published by the Company is enclosed as “**Annexure II**”.

The intimation will also be available on the website of the Company at www.vayaindia.com.

You are requested to kindly take the same on record.

Thanking you,

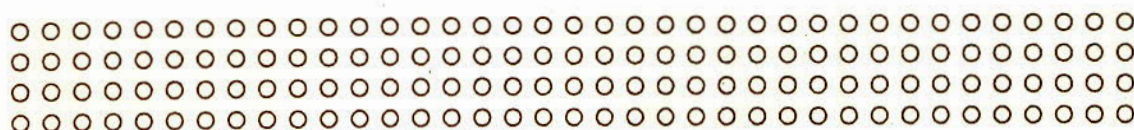
Your faithfully

For Vaya Finserv Private Limited

Deepika Singh
Company Secretary

Enclosed:

- Annexure I (*copies of the notices*)
- Annexure II (*copies of the advertisements*)



ANNEXURE-I

Date: 19th December 2022

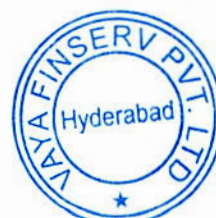
TO:

Ms. Chloe Fu Research Associate (Originations) - Private Debt Team BlueOrchard Investments (Singapore) Pte. Ltd. ("Fund Manager") 3 Church Street, Samsung Hub #25-01, Singapore 049483	Japan ASEAN Women Empowerment Fund ("Debenture Holder") 28-32, Place De La Gare, L-1616 Luxembourg
Microfinance Initiative for Asia Debt Fund (MIFA) Debt Fund SA, SICAV-SIF ("Debenture Holder") 31, rue Z.A. Bourmicht, L-8070, Bertrange Grand Duchy of Luxembourg	Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF - AfrAsia sub-fund ("Debenture Holder") rue Z.A. Bourmicht, L-8070, Bertrange Grand Duchy of Luxembourg
Mr. Umesh Salvi Managing Director Catalyst Trusteeship Limited ("Debenture Trustee") Windsor, 6 th Floor, Office No. 604 C.S.T. Road, Kalina, Santacruz (East) Mumbai – 400 098, Maharashtra	

RE: Prior notice, consent and no-objection for Vaya Finserv Private Limited to, *inter alia*, enter into the Proposed Transaction (as defined below) and prepay the Financing (as defined below)

Dear Sir / Madam,

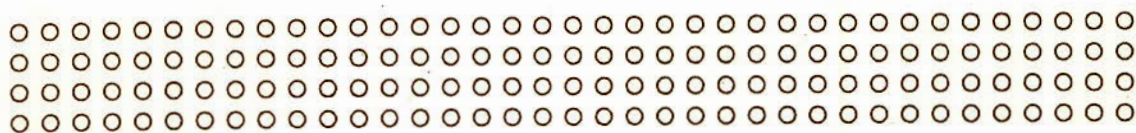
- (1) We, Vaya Finserv Private Limited, a company incorporated under the Companies Act, 1956 and registered with the Reserve Bank of India as a non-banking financial company - micro finance institution having its registered office at SLN Terminus, #4-51/SLNT/L4-05 Gachibowli, Kondapur Road, Hyderabad, Telangana – 500032, India ("**Company**"), refer to the financing document(s) set out under **Schedule I** below, pursuant to which the creditor/debt provider whose details are set out under Schedule I below ("**Debt Provider**") has provided certain financial assistance as set out under Schedule I below ("**Financing**") to the Company.
- (2) We also refer to the security documents pursuant to which security interest has been created over certain assets of the Company in favour of the Debt Provider as set out under **Schedule I** below to secure the Financing and the other documents entered into in respect of the Financing (collectively, "**Financing Documents**").
- (3) The Company is currently in discussions with, and proposes to transfer/sell its entire loan portfolio to a banking company/financial institution incorporated under the laws of India ("**Proposed Transferee**") in accordance with, *inter alia*, the terms of the Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021, and enter into certain other related transactions with the Proposed Transferee (collectively, the "**Proposed Transaction**").



Vaya Finserv Private Limited

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The Proposed Transaction requires the Company to, *inter alia*, prepay/repay all its existing financial indebtedness, including the Financing from your institution. Pursuant to the relevant clauses in respect of 'Premature Redemption' available/permitted in the respective Debenture Trust Deeds, we also hereby provide you prior notice of more than 15 (Fifteen) calendar days. This prepayment (along with the accrued interest amount) is proposed to be made by the Company on 13th January 2023.

- (4) In view of the above, we hereby request you to take note and provide your consent, no-objection and waiver (as applicable), substantially in the form provided under **Schedule II** below, in respect of the following:
- (a) the Company to enter into and consummate the Proposed Transaction with the Proposed Transferee;
 - (b) the Company to prepay the Financing to the Debt Provider;
 - (c) waivers in respect of any prepayment penalties/premium and any other charges that may be payable by the Company under the Financing Documents pursuant to the prepayment under paragraph (b) above;
 - (d) waivers in respect of any notice period requirements that may be applicable under the Financing Documents pursuant to the prepayment under paragraph (b) above; and
 - (e) confirmation that, following the prepayment of the Financing by the Company, the Debt Provider will provide the relevant no-dues certificate in respect of the Financing to enable the Company to make the relevant charge satisfaction filings in respect thereof.
- (5) We also hereby request you to provide a statement of amounts outstanding in relation to the Financing from your institution, substantially in the form provided under **Schedule II** below.

We truly appreciate all your unwavering support to Vaya Finserv. We look forward to receiving your NOC/waiver at the earliest.

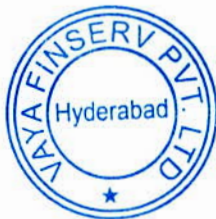
Thanking you.
Yours sincerely,

For **VAYA FINSERV PRIVATE LIMITED**

Authorised Signatory

Name: Lakshminarayanan S.

Designation: Chief Financial Officer



Enclosures:

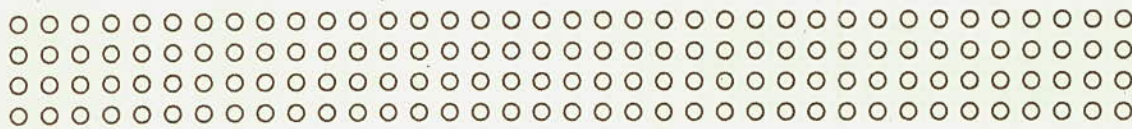
- Schedule I (Details of the Financing)
- Schedule II (Format of the Consent Letter/No Objection Certificate)

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**SCHEDULE I
DETAILS OF THE FINANCING**

Particulars	NCD - I	NCD - II
Name of the Debenture Holder	Japan ASEAN Women Empowerment Fund	Microfinance Initiative for Asia Debt Fund (MIFA) Debt Fund SA, SICAV-SIF
NCD Issue Amount (INR)	220,000,000	220,000,000
No. of Debentures Issued	220	220
Current Face Value per Debenture (INR)	750,000	750,000
Date of Debenture Trust Deed	23 rd November 2020	23 rd November 2020
Outstanding Amount as on Date (INR)	165,000,000	165,000,000
ISIN	INE02DI07084	INE02DI07076
BSE Scrip Code	960260	960261

Particulars	NCD - III	NCD - IV
Name of the Debenture Holder	Covid-19 Emerging and Frontier Markets MSME Support Fund SCSP SICAV-RAIF - AFRASIA	Microfinance Initiative for Asia Debt Fund (MIFA) Debt Fund SA, SICAV-SIF
NCD Issue Amount (INR)	367,000,000	220,000,000
No. of Debentures Issued	367	220
Current Face Value per Debenture (INR)	1,000,000	1,000,000
Date of Debenture Trust Deed	23 rd July 2021	11 th August 2021
Outstanding Amount as on Date (INR)	367,000,000	220,000,000
ISIN	INE02DI07100	INE02DI07118
BSE Scrip Code	973359	973390

[Handwritten signature]



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Farmer body warns govt of trouble if demands not met

SANJEEB MUKHERJEE & AGENCIES
New Delhi, 19 December

The Bhartiya Kisan Sangh (BKS), affiliated to the RSS, on Monday warned that states and the Centre would face trouble if their four major demands were not met as soon as possible.

The demands are fixing a profitable rate of return over production cost for all crops and ensuring its implementation; abolishing goods and services tax (GST) on types of agricultural equipment; hike in quarterly instalments paid under the PM-KISAN scheme; and revoking the “environmental” clearance granted to GM mustard recently.

“We are trying to make the Central government aware of our troubles at various levels; but it seems the government is not able to understand the rights of the farmers. If this continues then the farmers will be forced to adopt their own ways to make the government accept their demands,” BKS General Secretary Mohini Mohan Mishra said at the rally.

“The attendance (at Ramlila Ground) of such a large number of farmers from across India is testimony to the fact that while farmers are capable of writing a bright future for themselves, they are also capable of overturning any dark chapter in their history,” Mishra said.

The rally, which was among the biggest congregations of farmers after the year-long agitation on Delhi borders against the now repealed three farm laws, was attended by 50,000-60,000 people (the organisers say) from states, including Punjab, Maharashtra, Telangana,



Farmers during the ‘Kisan Garjana’ rally, organised by Bharatiya Kisan Sangh, at Ramlila Maidan in New Delhi on Monday

PHOTO: PTI

Andhra Pradesh, Rajasthan, and Madhya Pradesh, who reached Delhi on tractors, motorcycles and buses, braving extreme cold.

Later the BKS sent a memorandum addressed to Prime Minister Narendra Modi, highlighting the demands.

Meanwhile, farmers told PTI they were ready to intensify the protests if the government did not meet their demands within three months.

Dilip Kumar, a farmer from Madhya Pradesh, said GST on farm machinery, pesticides, and fertilisers should be removed.

The government has even imposed a 5 per cent tax on dairy farming for no reason. Moreover, ₹6,000 under the Kisan Samman Nidhi is nothing but disrespect for farmers. It should be at least ₹15,000, he said.

WHAT FARMERS WANT

▶ Assurance of profitable return rate over the cost of production for all crops

▶ Abolishment of GST on all agricultural equipment

▶ Significant increase in the amount distributed under PM-KISAN

▶ Withdrawal of ‘environmental’ approval given to GM mustard by GEAC

Pramod from Maharashtra's Raigad accused the government of imposing GST on farmers and

providing subsidies to companies.

“They charge GST even on seeds. At least something should be done about it. The pension they provide is a joke. How can one sustain one's family with just ₹6,000? (Union Agriculture Minister) Narendra Tomar has said it would be increased to ₹12,000 but even that is not enough,” he said.

Earlier, the BKS, which claims to be the largest organised grouping of farmers, has done awareness campaigns in around 60,000 villages across the country over the past three months on farmer-centric issues.

Padyatras, cycle rallies, street-corner meetings, etc were organised for several months to make farmers aware of the issues and prepare for Monday's nationwide rally.

ACCENT REGION

UTTAR PRADESH

2.5 mt of paddy worth ₹5K cr procured so far

VIRENDRA SINGH RAWAT
Lucknow, 19 December

The Uttar Pradesh government has accelerated the pace of paddy procurement in the current kharif marketing season 2022-23 to keep the rural economy in good shape and boost farm income.

So far, state government agencies and the Food Corporation of India (FCI) have procured more than 2.5 million tonnes (mt) of paddy from the farmers.

While the total payables against purchase is to the tune of nearly ₹5,200 crore, the farmers have already received about ₹4,000 crore in their registered bank accounts.

With the Lok Sabha elections less than a year and a half away, the Yogi Adityanath government is taking every step to keep the farm community upbeat and deflect potential opposition onslaught.

According to the state government, about 375,000 paddy farmers have benefitted under the minimum support price (MSP) scheme to ensure remunerative market prices to the growers.

In the 2022-23 kharif season, the MSP of paddy has been fixed at ₹2,040 per quintal (100 kg) for common paddy and ₹2,060 per quintal for Grade A paddy.

UP is tentatively targeting to procure 7 mt of paddy during the five months (October-February) of the procurement season. Therefore, about 35 per cent of the target has been met with more than two months still left in the purchase schedule.

About 4,400 paddy procurement centres have been set up for the benefit of farmers. To ensure transparency and efficiency, the procurement centres have been geo-tagged by the Remote Sensing



UP is tentatively targeting to procure 7 mt of paddy during the five months (October-February) of the procurement season

Application Centre, Lucknow.

These outlets are operated by UP Cooperative Federation (PCF), UP food and civil supplies department, UP Cooperative Union, UP Consumer Cooperative Union, UP State Krishi Utpadan Mandi Parishad, and FCI.

According to rough estimates, almost ₹14,000 crore will be paid to the UP paddy farmers if the government achieves its target. the chief minister had underlined that the farm payment should be prompt and warned that slack officials would be taken to task.

Paddy, wheat, and sugarcane are the three top cash crops in UP. They collectively account for about ₹50,000 crore in annual payout to farmers. While paddy and wheat are primarily procured by the government agencies, an overwhelming majority of the UP sugar mills are run by the private sector.

RAJASTHAN

Jaipur to host mega jewellery show on Dec 23

ANIL SHARMA
Jaipur, 19 December

Jaipur is going to host one of India's biggest jewellery shows, the Jaipur Jewellery Show (JJS), from December 23 to December 26.

Over 900 jewellers will showcase their products in the event, which will be held in an area of over 200,000 square feet.

“We at JJS have also left no stone unturned in ensuring total security for the high-value products on display.

Nearly 500 CCTV cameras will be placed at vantage points with security agency personnel ensuring that foolproof arrangements are carried out,” Ajay Kala, joint secretary and media in-charge, JJS, said.

Kala said there will be 901 booths in all, out of which 245 will display gemstones. About 572 will showcase jewellery, 17 will display costumes, articles and artefacts and 68 will display allied & machinery.

He claimed that the December show, as it is popularly known, has become an important event with over 35,000 domestic and foreign visitors coming for the event.

“Visitors get the opportunity to witness the finest of what the industry has to offer. These products are not only limited to Jaipur but feature merchandise from exhibitors worldwide,” he said.

Sharma, however, contested the theme of the project: “Gandhiji stayed in Wardha Sevagram and it had been a residential memorial. Making its similar model will have no logic as it will be a mere structure and without the soul of Gandhism.”

Sharma said four ashrams established by the Gandhians in Chhattisgarh had been in a bad shape. Instead of going for a new project, the state could have renovated and given a new shape to it, Sharma said.

CHHATTISGARH

₹125-cr Gandhi Sevagram project to pick up pace

R KRISHNA DAS
Raipur, 19 December

The Chhattisgarh government will expedite the construction of Gandhi Sevagram with a budget allocation of ₹125 crore in the upcoming state capital.

The Congress government in Chhattisgarh is building a Sevagram on the lines of one established in Maharashtra's Wardha. The aim is to preserve the values, principles, ideals, and concept of ‘Gram-Swaraj’ of Mahatma Gandhi, along

with democratic and constitutional values of the freedom struggle. The project will take shape in 75 acres of land in Nava Raipur. Former National President of Congress Rahul Gandhi performed *Bhoomi Pujan* of Sevagram in February.

Chief Minister Bhupesh Baghel on Saturday inspected the site and took note of the slow progress of construction and directed the officials to accelerate the pace. The project will resemble a typical traditional Chhattisgarhi village in

the heart of Nava Raipur, considered to be India's sixth planned city. The roads in the village will also be built according to the rural environment. Centers of Gandhian principles, rural arts, and crafts will be developed in Sevagram, where guidance will be given by guest subject-experts.

This will not only encourage folk arts of Chhattisgarh, but will also house old-age people and schools for the underprivileged.

Noted historian Shashank

To book your copy, SMS reachbs to 57575 or email us at order@bsmail.in

BusinessStandard
Insight Out

Indian Overseas Bank
INFORMATION TECHNOLOGY DEPARTMENT
Central Office: 763, Anna Salai, Chennai-600002

Indian Overseas Bank (IOB) invites bids for the following tender through Government e-Market Place (GeM):

GEM TENDER FOR IMPLEMENTATION OF DIGITAL COLENDING AND POOL BUY OUT PLATFORM

GEM BID REFERENCE NO: GEM/2022/B/2871109

DATED 17.12.2022

The tender document for the above tender is available in Government e-Market Place

www.gem.gov.in & www.iob.in

For tender details and future amendments, if any, keep referring to the following website **www.gem.gov.in**

SHRIRAM MUTUAL FUND
Shriram House, No. 4 Burkit Road, T. Nagar, Chennai - 600 017
Shriram Asset Management Company Limited (Investment Manager)
Registered Office: 217, 2nd Floor, Swastik Chambers, Near Junction of S.T. & C.S.T. Road, Chembur, Mumbai - 400 071. Tel: 91-33-23373012; Fax: 91-33-23373014; CIN: L65991MH1994PLC079874; Website: www.shriramamc.in

NOTICE-CUM-ADDENDUM

1. **APPOINTMENT OF MRS. JAYA INNANI AS THE CHIEF FINANCIAL OFFICER OF SHRIRAM ASSET MANAGEMENT COMPANY LIMITED**

Mrs. Jaya Innani has been appointed as the Chief Financial Officer of Shriram Asset Management Company Limited with effect from December 12, 2022 (start of business hours). Accordingly the following paragraph shall be included under the table pertaining to “**Information on Key Personnel of the Asset Management Company**” in the Statement of Additional Information (SAI) of Shriram Mutual Fund:

Name	Designation	Age	Qualification	Brief Experience
Mrs. Jaya Innani	Chief Financial Officer	36 Years	Chartered Accountant and Company Secretary	Mrs. Jaya Innani is a qualified Chartered Accountant, Company Secretary and a university gold medalist in her Graduation. She joins us from Haribhakti & Co. LLP and was at a senior leadership position of Associate Partner. Her rich experience spans across risk based auditing, accounting consultancy, internal financial controls, implementation of IndAS, certifications in connection with issuance of equity and debt securities, limited reviews, compliances with regulatory requirements. She has a wide breadth of cross industry experience cutting across BFSI Sector, Manufacturing, Power Sector, Broking entity etc. As an additional responsibility she was also leading Research and Quality function in her previous association.

2. **RESIGNATION OF MRS. CHANDANA DUTT AS THE CHIEF FINANCIAL OFFICER OF SHRIRAM ASSET MANAGEMENT COMPANY LIMITED**

Mrs. Chandana Dutt has resigned as the Chief Financial Officer of Shriram Asset Management Company Limited w.e.f. start of the business hours on December 12, 2022.

Consequently, all references pertaining to Mrs. Chandana Dutt in the SAI of Shriram Mutual Fund stand deleted effective above date.

The relevant details of the Chief Financial Officer will stand accordingly updated in the Scheme Information Document (SID) and Key Information Memorandum (KIM).

All the other terms & conditions as stated in the SID and KIM of the Schemes and SAI of Shriram Mutual Fund, read with the addenda issued from time to time, will remain unchanged.

For **Shriram Asset Management Company Limited** (Investment Manager of Shriram Mutual Fund)

Sd/-
Rohit Kumar Chawda
Chief Operating Officer

Date : December 19, 2022
Place : Mumbai

For more information, please contact **Shriram Asset Management Co. Ltd.**, CK-6, 2nd Floor, Sector II, Salt Lake City, Kolkata - 700 091. Tel: 033 2337 3012, Fax: 033 2337 3014, Email: info@shriramamc.in, Website: www.shriramamc.in

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

VAYA FINSERV PRIVATE LIMITED
CIN: U67190TG2014PTC093562,
Registered Office: SLN Terminus, # 4 - 51/SLNT/L4-05, Gachibowli, Kondapur Road, Hyderabad, Telangana - 500032. Tel: 040 - 47896999, Website: www.vayaindia.com Email: contact@vayaindia.com

EARLY REDEMPTION NOTICE

NOTICE is hereby given that pursuant to regulation 15(7) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, for early redemption of below mentioned Non-Convertible Debentures ('NCDs') issued on a private placement basis by Vaya Finserv Private Limited, prior to their maturity date.

NCD Description	ISIN	Scrip Code	Number of Debentures Outstanding as on December 19, 2022
Secured Rated Listed Redeemable Transferable Non - Convertible Debentures Series II	INE02DI07076	960261	220
Secured Rated Listed Redeemable Transferable Non - Convertible Debentures Series I	INE02DI07084	960260	220
Secured Rated Listed Redeemable Non - Convertible Debentures	INE02DI07100	973359	367
Secured Rated Listed Redeemable Non - Convertible Debentures	INE02DI07118	973390	220

Record Date : The redemption amount shall be paid to the debenture holders by crediting to the bank accounts appearing in the DEMAT account of respective debenture holders as on December 29, 2022. Debenture holders are requested to update the bank details in their DEMAT account maintained with Depository Participants.

Redemption Amount : The respective early redemption amount payable on the early redemption date is mentioned below :

Early Redemption Exercise Period	January 11, 2023 to January 13, 2023			
Redemption Date	January 13, 2023			
ISIN	Scrip code	Face Value per Debenture as on December 19, 2022 (₹)	Interest Amount (₹)	Principal Amount (₹)
INE02DI07076	960261	7,50,000	24,90,736	16,50,00,000
INE02DI07084	960260	7,50,000	24,90,736	16,50,00,000
INE02DI07100	973359	10,00,000	1,96,08,786	36,70,00,000
INE02DI07118	973390	10,00,000	1,03,16,152	22,00,00,000

Upon early redemption and payment of redemption amount in full on the said NCDs, no claims shall lie against the Company.

Notice issued to the stock exchange in this regard will be made available on the website of the Company (www.vayaindia.com) as well as on the website of BSE Limited (www.bseindia.com).

For and on behalf of the Board of Directors
A.V. Sateesh Kumar
Managing Director & CEO
DIN: 01769871

Place: Hyderabad
Date: December 19, 2022

