


APPLICATION FORM FOR ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY AND RENOUNCES ONLY USING ASBA FACILITY	 <b>CREDET GLOBAL FINANCE LIMITED</b> (formerly known as Oracle Credit Limited) <b>Registered Office:</b> Unit No. 609-A, 6 <sup>th</sup> Floor, One BKC, C-Wing, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai -400051; <b>Tel. No.:</b> +91 22 6845 2001; <b>E-mail:</b> compliance@credentglobal.com; <b>Website:</b> www.credentglobal.com; <b>Contact Person:</b> Ms. Preeti Sethi, Company Secretary and Compliance Officer <b>Corporate Identification Number:</b> L65910MH1991PLC404531	NOT INTENDED FOR ELIGIBLE EQUITY SHAREHOLDERS IN THE UNITED STATES AND CERTAIN OTHER JURISDICTIONS
Application No.		ISSUE OPENS ON <b>TUESDAY, JULY 25, 2023</b>
Collecting SCSB's Sign & Seal		LAST DATE FOR ON MARKET RENUNCIATION* <b>THURSDAY, AUGUST 3, 2023</b>
		ISSUE CLOSES ON** <b>TUESDAY, AUGUST 8, 2023</b>
<p>Please read the letter of offer dated July 12, 2023 (“Letter of Offer” or “LOF”), the Abridged Letter of Offer, the Rights Entitlement Letter and instructions on the reverse of this Application Form carefully.</p> <p>All capitalized terms not defined herein shall carry the same meaning as ascribed to them in the Letter of Offer.</p> <p style="text-align: center;"><b>DO NOT TEAR OR DETACH ANY PART OF THIS APPLICATION FORM</b></p> <p style="text-align: center;"><b>THIS DOCUMENT IS NOT NEGOTIABLE</b></p>		
<p><b>ISSUE OF UP TO 34,68,750* FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF OUR COMPANY (THE “RIGHTS EQUITY SHARES”) FOR CASH AT A PRICE OF ₹140.00 PER RIGHTS EQUITY SHARE (INCLUDING A PREMIUM OF ₹130.00 PER RIGHTS EQUITY SHARE) AGGREGATING TO ₹ 4,856.25 LAKHS ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 1 (ONE) RIGHTS EQUITY SHARE FOR EVERY 2 (TWO) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON MONDAY, JULY 17, 2023 (“RECORD DATE”) (THE “ISSUE”). FOR FURTHER DETAILS, SEE “TERMS OF THE ISSUE” ON PAGE 162 OF THE LETTER OF OFFER.</b></p> <p><i>*Assuming full subscription with respect to Rights Equity Shares</i></p> <p><b>THE RIGHTS ENTITLEMENTS AND THE EQUITY SHARES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE “SECURITIES ACT”), OR ANY U.S. STATE SECURITIES LAWS AND MAY NOT BE OFFERED, SOLD, RESOLD OR OTHERWISE TRANSFERRED WITHIN THE UNITED STATES, EXCEPT IN A TRANSACTION EXEMPT FROM THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT. THE RIGHTS ENTITLEMENTS AND EQUITY SHARES REFERRED TO IN THE LETTER OF OFFER ARE BEING OFFERED IN INDIA, BUT NOT IN THE UNITED STATES. 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.</b></p>		

To,  
 The Board of Directors,  
**CREDET GLOBAL FINANCE LIMITED**  
 (formerly known as Oracle Credit Limited)

Date: ....., 2023

Dear Sir/Madam,

- I/We hereby accept and apply for Allotment of the Rights Equity Shares (including Additional Rights Equity Shares “if applicable”) mentioned in Block I below in response to the Abridged Letter of Offer / Letter of Offer and any addendum thereto offering the Rights Equity Shares to me/us on a rights basis.
- I/We agree to pay the amount specified in Block II below at the rate of ₹ 140.00 per Rights Equity Share payable on Application on the total number of Rights Equity Shares specified in Block I below.
- I/We agree to accept the Rights Equity Shares Allotted to me/us and to hold such Rights Equity Shares upon the terms and conditions of the Abridged Letter of Offer/Letter of Offer, and any addendum thereto, this Application Form, Rights Entitlement Letter and subject to the provisions of the Companies Act, 2013, SEBI ICDR Regulations, SEBI Rights Issue Circulars, ASBA Circulars as applicable and the rules made thereunder and the Memorandum and Articles of Association of the Company.
- I/We undertake that I/we will sign all such other documents and do all other such acts, if any, necessary on my/our part to enable me/us to be registered as the holder(s) of the Rights Equity Shares in respect of which this application may be accepted.
- I/We also agree to accept the Rights Equity Shares subject to laws, as applicable, guidelines, circulars, rules notifications and regulations relating to the issue of capital and listing of securities issued from time to time by SEBI/Government of India/RBI and/or other authorities.
- I/We hereby solemnly declare that I am/we are not applying for the Rights Equity Shares in contravention of section 269SS of the Income-Tax Act, 1961.
- I/We authorize you to place my/our name(s) on the register of members/ register of beneficial owners of the Company.
- I I/We hereby accept and confirm the following:
- I/we hereby accept and confirm the following:
- I/ We understand that neither the Rights Entitlements nor the Rights Equity Shares have been, or will be, registered under the United States Securities Act of 1933, as amended (the “US Securities Act”), or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States, its territories or possessions, any State of the United States and the District of Columbia (the “United States”), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.
- I/ we understand that the Rights Equity Shares are being offered and sold only in “offshore transactions” as defined in, and in reliance on, Regulation S under the US Securities Act (“Regulation S”) to existing shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares is permitted under applicable laws of such jurisdictions. I/ we understand that the Issue is not, and under no circumstances is to be construed as, an offering of any Rights 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 Rights Equity Shares or Rights Entitlements in the United States.
- I/ we confirm that I am/ we are (a) not in the United States and eligible to subscribe for the Rights Equity Shares under applicable securities laws, (b) complying with laws of jurisdictions applicable to such person in connection with the Issue and (c) understand that neither the Company nor the Registrar or any other person acting on their behalf will accept subscriptions from any person, or the agent of any person, who appears to be, or who the Company and the Registrar or any other person acting on their behalf have reason to believe is in the United States or is outside of India and ineligible to participate in the Issue under the securities laws of their jurisdiction.
- For Resident Applicants: I am/we are not applying for the Rights Equity Shares as nominee(s) of any Person who is/are resident outside India or foreign national(s) or a foreign company or a foreign controlled company. I/We hereby make the representations, warranties, acknowledgments and agreements set forth in the section “Notice to Investors” and “Other Regulatory and Statutory Disclosures – Selling Restrictions” on pages 12 and 158 respectively, of the Letter of Offer. (if I am/we are outside the United States).
- For Non-Resident Applicants I am/we are non-resident Investors and who have made payments by way of a valid bank account in compliance with relevant FEMA regulations/circulars, rules and other applicable laws. I/We hereby make the representations, warranties, acknowledgments and agreements set forth in the section of the Letter of Offer titled “Restrictions on Purchases and Resales” under the sub-heading I/we hereby make the representations, warranties, and agreements set forth in “Restrictions on Purchases and Resales” on page 186 of the Letter of Offer.
- I/ We will not offer, sell, or otherwise transfer any of the Rights Equity Shares which may be acquired by me/us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation. I/ We satisfy, and each account for which I/ we are acting satisfies, (a) all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of my/our residence, and (b) is eligible to subscribe and is subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our Jurisdiction of residence.
- I/We acknowledge that the Company, its affiliates and others will rely upon the truth and accuracy of the representations, warranties and agreements set forth therein.
- I/we hereby make the representations, warranties, and agreements set forth in “Restrictions on Purchases and Resales” on page 186 of the Letter of Offer.



## GENERAL INSTRUCTIONS

1. Please read the Letter of Offer carefully to understand the Application process and applicable settlement process.
2. Please read the instructions on the Application Form sent to you. Application should be complete in all respects. The Application Form found incomplete with regards to any of the particulars required to be given therein, and/or which are not completed in conformity with the terms of the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter and the Application Form are liable to be rejected. The Application Form must be filled in English.
3. In case of non-receipt of Application Form, Application can be made on plain paper mentioning all necessary details as mentioned under “*Terms of Issue—Making of an Application by Eligible Equity Shareholders on Plain Paper under ASBA process*” on page 165 of the Letter of Offer.
4. Applications should be submitted to the Designated Branch of the SCSB or made online/electronic through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts. Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchange.
5. Applications should not be submitted to the Bankers to the Issue, our Company or the Registrar.
6. All Applicants, and in the case of Application in joint names, each of the joint Applicants, should mention their PAN allotted under the Income-tax Act, irrespective of the amount of the Application. Except for Applications on behalf of the Central or the State Government, the residents of Sikkim and the officials appointed by the courts, Applications without PAN will be considered incomplete and are liable to be rejected. With effect from August 16, 2010, the demat accounts for Investors for which PAN details have not been verified shall be “suspended for credit” and no Allotment and credit of Rights Equity Shares pursuant to this Issue shall be made into the accounts of such Investors.
7. Ensure that the demographic details such as address, PAN, DP ID, Client ID, bank account details and occupation (“**Demographic Details**”) are updated, true and correct, in all respects. Investors applying under this Issue should note that on the basis of name of the Investors, DP ID and Client ID provided by them in the Application Form or the plain paper Applications, as the case may be, the Registrar will obtain Demographic Details from the Depository. Therefore, Investors applying under this Issue should carefully fill in their Depository Account details in the Application. These Demographic Details would be used for all correspondence with such Investors including mailing of the letters intimating unblocking of bank account of the respective Investor and/or refund. The Demographic Details given by the Investors in the Application Form would not be used for any other purposes by the Registrar. Hence, Investors are advised to update their Demographic Details as provided to their Depository Participants. The Allotment Advice and the intimation on unblocking of ASBA Account or refund (if any) would be mailed to the address of the Investor as per the Indian address provided to our Company or the Registrar or Demographic Details received from the Depositories. The Registrar will give instructions to the SCSBs for unblocking funds in the ASBA Account to the extent Rights Equity Shares are not Allotted to such Investor. Please note that any such delay shall be at the sole risk of the Investors and none of our Company, the SCSBs, or the Registrar shall be liable to compensate the Investor for any losses caused due to any such delay or be liable to pay any interest for such delay. In case no corresponding record is available with the Depositories that match three parameters, (a) names of the Investors (including the order of names of joint holders), (b) DP ID, and (c) Client ID, then such Application Forms are liable to be rejected.
8. By signing the Application Forms, Investors would be deemed to have authorised the Depositories to provide, upon request, to the Registrar, the required Demographic Details as available on its records.
9. For physical Applications through ASBA at Designated Branches of SCSB, signatures should be either in English or Hindi or in any other language specified in the Eighth Schedule to the Constitution of India. Signatures other than in any such language or thumb impression must be attested by a Notary Public or a Special Executive Magistrate under his/her official seal. The Investors must sign the Application as per the specimen signature recorded with the SCSB.
10. Investors should provide correct DP ID and Client ID/ Folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) while submitting the Application. Such DP ID and Client ID/ Folio number should match the demat account details in the records available with Company and/or Registrar, failing which such Application is liable to be rejected. The investor will be solely responsible for any error or inaccurate detail provided in the Application. Our Company, SCSBs or the Registrar will not be liable for any such rejections.
11. In case of joint holders and physical Applications through ASBA process, all joint holders must sign the relevant part of the Application Form in the same order and as per the specimen signature(s) recorded with the SCSB. In case of joint Applicants, reference, if any, will be made in the first Applicant’s name and all communication will be addressed to the first Applicant.
12. All communication in connection with Application for the Rights Equity Shares, including any change in contact details of the Eligible Equity Shareholders should be addressed to the Registrar prior to the date of Allotment in this Issue quoting the name of the first/sole Applicant, folio number (for Eligible Equity Shareholders who hold Equity Shares in physical form as at Record Date)/DP ID and Client ID and Application Form number, as applicable. In case of any change in contact details of the Eligible Equity Shareholders, the Eligible Equity Shareholders should also send the intimation for such change to the respective depository participant, or to our Company or the Registrar in case of Eligible Equity Shareholders holding Equity Shares in physical form.
13. Investors are required to ensure that the number of Rights Equity Shares applied by them do not exceed the prescribed limits under the applicable law.
14. Do not apply if you are ineligible to participate in this Issue under the securities laws applicable to your jurisdiction.
15. Do not submit the GIR number instead of the PAN as the application is liable to be rejected on this ground.
16. Avoid applying on the Issue Closing Date due to risk of delay/ restrictions in making any physical Application.
17. Do not pay the Application Money in cash, by money order, pay order or postal order.
18. Do not submit multiple Applications.
19. An Applicant being an OCB is required not to be under the adverse notice of RBI and in order to apply for this issue as an incorporated non-resident must do so in accordance with the FDI Circular 2020 and FEMA Rules.
20. Ensure that your PAN is linked with Aadhaar and you are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021 and September 17, 2021.

**PLEASE NOTE THAT THE RIGHTS ENTITLEMENTS WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE INVESTORS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE.**

**LAST DATE FOR APPLICATION**

Submission of the duly filled in the Application Form or a plain paper Application is August 8, 2023, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

**WITHDRAWAL OF APPLICATION**

An Investor who has applied in this Issue may withdraw its Application at any time during Issue Period by approaching the SCSB where application is submitted. However, no Investor, may withdraw their Application post the Issue Closing Date

**LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBs)**

The list of banks who have registered with SEBI to act as SCSBs for the ASBA Process is <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34>. For the Issue, following banks would be acting as SCSB: 1. Allahabad Bank 2. Andhra Bank 3. Axis Bank Ltd 4. Bank of Baroda.5. Bank of India 6. Bank of Maharashtra 7. Barclays Bank PLC 8. BNP Paribas 9. Canara Bank 10. CSB Bank 11. Central Bank of India 12. CITI Bank 13. City Union Bank Ltd. 14. Corporation Bank 15. DBS Bank Ltd. 16. Deutsche Bank 17. Dhanlaxmi Bank Limited 18. HDFC Bank Ltd. 19. HSBC Ltd. 20. ICICI Bank Ltd 21. IDBI Bank Ltd. 22. Indian Bank 23. Indian Overseas Bank 24. IndusInd Bank 25. J P Morgan Chase Bank, N.A. 26. Janata Sahakari Bank Ltd. 27. Karnataka Bank Ltd. 28. Karur Vysya Bank Ltd. 29. Kotak Mahindra Bank Ltd. 30. Mehsana Urban Co-operative Bank Limited 31. Nutan Nagarik Sahakari Bank Ltd. 32. Oriental Bank of Commerce 33. Punjab & Sind Bank 34. Punjab National Bank 35. Rajkot Nagarik Sahakari Bank Ltd 36. RBL Bank Limited 37. South Indian Bank 38. Standard Chartered Bank 439. State Bank of India 40. SVC Co-operative Bank Ltd. 41. Syndicate Bank 42. Tamilnad Mercantile Bank Ltd. 43. The Ahmedabad Mercantile Co-Op. Bank Ltd. 44. The Federal Bank 45. The Jammu & Kashmir Bank Limited. 46. The Kalupur Commercial Cooperative Bank Ltd. 47. The Lakshmi Vilas Bank Ltd. 48. The Saraswat Co-Operative Bank Ltd 49. The Surat Peoples Co-op Bank Ltd 50. TJSB Sahakari Bank Ltd 51. UCO Bank 52. Union Bank of India 53. United Bank of India 54. YES Bank Ltd 55. DCB Bank

In accordance with the SEBI ICDR Regulations and SEBI Rights Issue Circulars, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent/ dispatched only to the Eligible Equity Shareholders who have provided their Indian address to our Company and 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. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their e-mail address, then the Letter of Offer, Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Further, the Letter of Offer will be sent/ dispatched to the Eligible Equity Shareholders who have provided Indian address and who have made a request in this regard.

Investors can also access the Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Equity Shares under applicable securities laws) on the websites of:

- Our Company at [www.credentglobal.com](http://www.credentglobal.com);
- the Registrar to the Issue at [www.beetalfinancial.com](http://www.beetalfinancial.com); and
- the Stock Exchange at [www.bseindia.com](http://www.bseindia.com);

The Investors can visit following links for the below-mentioned purposes:

- i. Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: +91 11 2996 1281-83 and [www.beetalfinancial.com](http://www.beetalfinancial.com)
- ii. Updation of Indian address/ e-mail address/ phone or mobile number in the records maintained by the Registrar or our Company: [www.beetalfinancial.com](http://www.beetalfinancial.com)
- iii. Updation of demat account details by Eligible Equity Shareholders holding shares in physical form: [www.beetalfinancial.com](http://www.beetalfinancial.com)
- iv. Submission of self-attested PAN, client master sheet and demat account details by non- resident Eligible Equity Shareholders: [beetal@beetalfinancial.com](mailto:beetal@beetalfinancial.com), [beetalrta@gmail.com](mailto:beetalrta@gmail.com) / [www.beetalfinancial.com](http://www.beetalfinancial.com)

COMPANY	REGISTRAR TO THE ISSUE
 <p><b>CREDENT GLOBAL FINANCE LIMITED</b> (formerly known as Oracle Credit Limited) <b>Registered Office:</b> Unit No. 609-A, 6<sup>th</sup> Floor, One BKC, C-Wing, G Block, Opposite Bank of Baroda, Bandra Kurla Complex, Bandra (East), Mumbai -400051; <b>Tel. No.:</b> +91 22 6845 2001; <b>E-mail:</b> <a href="mailto:compliance@credentglobal.com">compliance@credentglobal.com</a>; <b>Website:</b> <a href="http://www.credentglobal.com">www.credentglobal.com</a>; <b>Contact Person:</b> Ms. Preeti Sethi, Company Secretary and Compliance Officer <b>Corporate Identification Number:</b> L65910MH1991PLC404531</p>	 <p><b>Beetal Financial and Computer Services (P) Limited</b> Beetal House, 3<sup>rd</sup> Floor, 99, Madangir, Behind LSC, Near Dada Harsukhdas Mandir, New Delhi -110062, <b>Tel:</b> +91 11 2996 1281-83 <b>Email:</b> <a href="mailto:beetal@beetalfinancial.com">beetal@beetalfinancial.com</a>, <a href="mailto:beetalrta@gmail.com">beetalrta@gmail.com</a> <b>Website:</b> <a href="http://www.beetalfinancial.com">www.beetalfinancial.com</a> <b>Contact Person:</b> Mr. Punit Kumar Mittal <b>SEBI Registration Number:</b> INR000000262 <b>CIN:</b> U67120DL1993PTC052486</p>

Investors may contact the Registrar to the Issue or our Company Secretary and Compliance Officer for any pre-Issue or post-Issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCSB giving full details such as name, address of the Applicant, contact number(s), e-mail address of the sole/ first holder, folio number or demat account, number of Rights Equity Shares applied for, amount blocked ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip. For details on the ASBA process, see “*Terms of the Issue*” beginning on page 162 of the Letter of Offer.