

# SERA INVESTMENTS & FINANCE INDIA LIMITED

**Date:** March 19, 2024

**To,**  
**BSE Limited**  
Floor 25, P. J. Towers  
Dalal Street,  
Mumbai - 400 001

Dear Sir/Mam,

**Subject Public Announcement and reporting of Cyber Crime Fraud Incident**  
**BSE Scrip Code: 512399**

We wish to inform you that Our Company is Non-Banking Financial Company registered with Reserve Bank of India ('RBI') having licence no. B.01.00629. Being an NBFC Company, the principal business of our Company is of Finance & Investment.

It is to be noted that a person approached us relating to disbursement of personal loan and that time we came across to the fact that a fraudulent loan application on Apple play store (<https://apps.apple.com/in/app/sera-rupee-personal-loan-app/id6476860442>) with name "**Sera Rupee**" and a fraudulent Loan website i.e. [www.serainvestmentsin.com](http://www.serainvestmentsin.com) is under operation with the motive to carry out fraud with the general public. It is to be noted that our Company does not have any APP either on Apple App Store or Google Play Store and also don't have any website other than the authorised website of the company in the name of "www.serafinances.com".

The Screenshot of Website and Loan Application are attached herewith alongwith Police Compliant. The above website is showing the name and address of our Company i.e. Sera Investments & Finance India Limited at Ashirwas Paras-1, Makarba, Ahmedabad. The fraudulent Website and the Sera Rupee App also contain the contact details i.e. +91 8791123680 and email Id i.e. info@serainvestmentsin.com, which are not related to our Company.

Further, this fraudulent website and App also taking processing fees for the disbursement of loan with clear motive to carry out FRAUD with general public by using the name of our Company and hence we decided to report this incident of financial fraud carrying out in the name of our Company so that any innocent or genuine person or investor can be saved to become victim of this fraudulent activity.

As the company is Non-Banking Finance company (NBFC) registered with RBI, someone is trying to take advantage of it and started using the name of our Company for doing this malicious fraudulent activity for cheating innocent people.

We would like to clarify that the Our Company, its management, Directors and KMPs do not have any connection with this fraudulent Loan website i.e. [www.serainvestmentsin.com](http://www.serainvestmentsin.com) and Loan Application with name "Sera Rupee". It is to be informed to the general public that our Company is not proving any digital landing as on date, hence we hereby request to all the general public NOT to deal with any person/website/application available in the name of our Company.

The Company had lodge a police complaint for this incident related to fraudulent loan application on Apple play store (<https://apps.apple.com/in/app/sera-rupee-personal-loan-app/id6476860442>) with name "**Sera Rupee**" and a fraudulent Loan website i.e. [www.serainvestmentsin.com](http://www.serainvestmentsin.com) at Anandnagar Police Station and Cyber Crime Cell. The Copy of Compliant is attached herewith.



# SERA INVESTMENTS & FINANCE INDIA LIMITED

Kindly take the same on records.

Thanking you,

Yours faithfully,

For, SERA INVESTMENTS & FINANCE INDIA LIMITED

\_\_\_\_\_  
**SAGAR SAMIR SHAH**  
**WHOLE-TIME DIRECTOR**  
**DIN - 03082957**





Date: March 19, 2024

To,  
The Police Superintendent,  
Anandnagar Police Station,  
Iscon Elegance, Sarkhej Gandhinagar Hwy,  
Prahladnagar, Ahmedabad  
Dear Sir/Madam,

To,  
Cyber Crime Cell,  
IGP Office Ahmedabad,  
16, Sarkhej - Gandhinagar Highway  
Near Adani CNG, Makarba, Ahmedabad

Subject: Cyber Crime Complaint for Fake Personal Loan Application in the name of "Sera Rupee" and Website i.e. [www.serainvestmentsin.com](http://www.serainvestmentsin.com) by using the name of our Company.

Respected Sir,

We would like to draw your attention that Our Company is Non-Banking Financial Company registered with Reserve Bank of India ('RBI') having licence no. B.01.00629. Being an NBFC Company, the principal business of our Company is of Finance & Investment.

It is to be noted that a person approached us relating to disbursement of personal loan and that time we came across to the fact that a fraudulent loan application on Apple play store (<https://apps.apple.com/in/app/sera-rupee-personal-loan-app/id6476860442>) with name "Sera Rupee" and a fraudulent Loan website i.e. [www.serainvestmentsin.com](http://www.serainvestmentsin.com) is under operation with the motive to carry out fraud with the general public. It is to be noted that our Company does not have any APP either on Apple App Store or Google Play Store and also don't have any website other than the authorised website of the company in the name of "www.serafinances.com".

The Screenshot of Website and Loan Application are attached herewith and jointly marked as "Annexure-A". The above website is showing the name and address of our Company i.e. Sera Investments & Finance India Limited at Ashirwas Paras-1, Makarba, Ahmedabad. The fraudulent Website and the Sera Rupee App also contain the contact details i.e. +91 8791123680 and email Id i.e. info@serainvestmentsin.com, which are not related to our Company.

Further, this fraudulent website and App also taking processing fees for the disbursement of loan with clear motive to carry out FRAUD with general public by using the name of our Company and hence we decided to report this incident of financial fraud carrying out in the name of our Company so that any innocent or genuine person or investor can be saved to become victim of this fraudulent activity.

As the company is Non-banking finance company (NBFC) registered with RBI, someone is trying to take advantage of it and started using the name of our Company for doing this malicious fraudulent activity for cheating innocent people.

We would like to clarify that the Our Company, its management, Directors and KMPs do not have any connection with this fraudulent Loan website i.e. [www.serainvestmentsin.com](http://www.serainvestmentsin.com) and Loan Application with name "Sera Rupee".

We request you to kindly take prompt action against this fraudulent act to prevent this fraud and also to the reputation of our Company.

(Cyber Unit Ticket No: CCABU190324-568406)

*[Handwritten Signature]*  
P.S.O.  
Anandnagar Police Station  
Ahmedabad City  
Dt 19/03/2024  
568406  
29/3/24


307, Ashirwad Paras-1, S G Highway, Makarba, Ahmedabad-380051.

CIN:L51900GJ1985PLC110976

Kindly acknowledge duplicate copy.

Thanking you,  
Yours faithfully,

For, **SERA INVESTMENTS & FINANCE INDIA LIMITED**



**SAGAR SAMIR SHAH**  
**WHOLE-TIME DIRECTOR**  
**DIN: 03082957**



Encls: As above

CC:

To,  
**Cyber Crime Police Station,**  
Bungalow No.15,Dafnala Cross Rd,Near IPS Mess,  
Shahibaug,Ahmedabad-380004,Gujarat

To,  
**Cyber Crime Cell,**  
4<sup>th</sup> Floor,Police Bhavan,Gandhinagar Sector 18,  
Gandhinagar-382021,Gujarat

  
P.S.O.

Anandnagar Police Station  
Ahmedabad City  
Dt. 9/03/2022

sent  
9/3/22

 307, Ashirwad Paras-1, S G Highway, Makarba, Ahmedabad-380051.

CIN:L51900GJ1985PLC110976



sera rupee



Cancel



### Sera Rupee - Personal L...

loan instant personal loan app

Get

Ad

★☆☆☆☆ 156

SERA INVESTME...

No. 23 Finance



### Sera Rupee - Personal L...

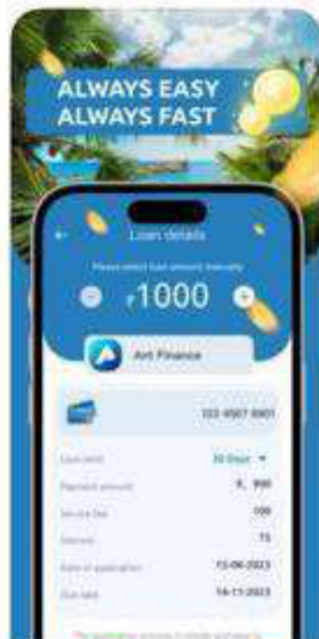
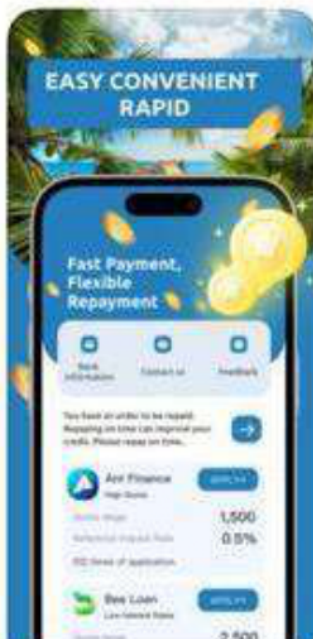
loan instant personal loan app

Get

★☆☆☆☆ 156

SERA INVESTME...

No. 23 Finance



Today



Games



Apps



Arcade



Search



maximum loan amount

₹10,000

APPLY >>



**SERA INVESTMENTS &  
FINANCE INDIA LIMITED**

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[info@serainvestmentsin.com](mailto:info@serainvestmentsin.com)

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206 Ashirwad Paras-1, Next to  
Stellar Skoda Makaraba, S.G  
Highway Ahmedabad, Gujarat,  
380051 India





# paytm

Help



## Radhe Fashion

UPI linked Bank A/c

# ₹1,400

15 Mar, 11:04 AM

Ref. No: XX 4329

Check Balance

Share

Pay Again

Powered by **paytm** payments Bank



Your Paytm app will continue to work as always

[Paytm Karo](#)

CLAIM YOUR REWARD

CLAIM YOUR REWARD



Home



Scan

CASH  
BACK

Cashback



Passbook

Myntra

on orders above ₹1999



## Loan details



UPI is valid for 15 minutes. To avoid your loss, pls use the new link generated by the repayment button to repay.



1912035920

Loan term	7 days
Amount received	4130
Service fee	-2800
Interest	-70
Payment date	10-03-2024
Total repayment	7000
Amount repaid	1400
Deferment charge	5600
Amount due	5600

**Deferment****Repayment**





Firefly Finance

## Repayment

Loan amount

₹ 7,000

Due date

22-03-2024

UPI is valid for 15 minutes. To avoid your loss, pls use the new link generated by the repayment button to repay.



1912035920

Loan term

7 days

Amount received

4130

Service fee

-2800

Interest

-70

Deferment

Repayment

10:57

4G 8

# Order History

Submit  
Application

Repayment

Processing

Completed

Loan amount

7000

Payment date

10-03-2024

Due date

22-03-2024

Repayment

Firefly Finance



  
Loan

  
Order

  
EMI

  
Me

AX-HDFCBK

Amt Sent Rs.5600.00 From HDFC Bank A/..



## Radhe Fashion

UPI linked Bank A/c

# ₹5,600

15 Mar, 10:53 AM

Ref. No: XX 7171

Check Balance

Share

Pay Again

Powered by **paytm** payments bank



Your Paytm app will continue to work as always

[Paytm Karo](#) →

CLAIM YOUR REWARD

CLAIM YOUR REWARD



Home



Scan

CASH  
BACK

Cashback



Passbook

Myntra

on orders above ₹899





We reviewed and approved the loan within 3 minutes.  
You can get cash in 10 minutes.

Trust:

We are registered and licensed according to Indian laws, and our services are fast, easy and highly confidential for all customers.

contact us E-mail:info@serainvestmentsin.com

SERA INVESTMENTS & FINANCE INDIA LIMITED



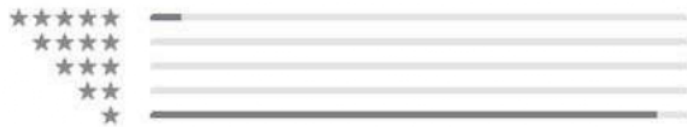
Developer

## Ratings & Reviews

[See All](#)

# 1.2

out of 5



182 Ratings

Tap to Rate:



### Fraud application

11 Mar



Asi008

Pleasee friends don't take money from this app at first they behave like good but they are really a cheaters. If we apply 7000loan amount they only give 4000 and we should repay it before 7days at first they show 90 days after amount is credited they show 7 days and they call us even before one day and tell to repay money if v [more](#)





Welcome to Sera Rupee, your caring lending partner! We bring you a new borrowing app for iOS to help you easily deal with financial stress in emergencies. Whether it's unexpected medical expenses, emergency bills or sudden shopping needs, Sera Rupee is your first choice for solving your financial needs.

1. Living in India.

2. 20-55 years old.

Customers can choose a maximum loan term of 120 days to repay the loan.

Loan limit: ₹1000 to ₹50000.

Duration: 99 to 240 days.

Daily interest rate: 0.09%, the highest annual interest rate is 33%;

Service fee: from ₹48 to ₹180.

VAT: 16%

April: up to 34.8%

Contents: 151.1% - 412.6%, April: 21.9%.

For example, for a 99 day (3 months) loan, the total amount is ₹1300. You only pay ₹433 (EMI) per month+

Category: 412.6%, only paying interest of ₹82, service fee of ₹180 and value-added tax of ₹42.

Why do we borrow?

Easy:

Submit simple basic documents through online system.

Fast:

We reviewed and approved the loan within 3 minutes.

You can get cash in 10 minutes.



# Welcome To Sera Rupee

Sera Rupee is a platform that only provides loans to Indians. If you are between 20 and 55 years old, you can apply for loans at any time and anywhere through APP.

[APPLY](#)

Activate Windows  
Go to Settings to activate Windows.

Sera Rupee is a complete online loan application that complies with Indian law.  
We provide services for hundreds of thousands of customers, and have all documents such as company registration certificate, loan license, etc.

HOME

LOAN

HOW TO APPLY

CONTACT US

ABOUT US

[Privacy Policy](#)

[Terms of the Loan](#)



SERA RUPEE

[info@serainvestmentsin.com](mailto:info@serainvestmentsin.com)

+91 8791 123680

206 Ashirwad Paras-1, Next to Stellar Skoda Maka-raba,  
S.G Highway Ahmedabad, Gujarat, 380051 India

Activate Windows  
Go to Settings to activate Windows.