

**FORM NO PAS-4**  
**ADDENDUM TO PRIVATE PLACEMENT OFFER (“OFFER”)**

*[Pursuant to section 42 and rule 14(1) of Companies (Prospectus and Allotment of Securities) Rules, 2014]*

**PART-A**

**1. GENERAL INFORMATION**

i)

<b>Name of the Company</b>	<b>BIZLOAN PRIVATE LIMITED</b>
<b>Registered Address</b>	AN-21-B Shalimar Bagh, Delhi – 110088 India
<b>Processing Office Address</b>	132, Qutab Plaza, DLF City Phase 1, Gurugram, Haryana – 122002 India
<b>Corporate Identity Number</b>	U74999DL2016PTC309684
<b>Website</b>	www.bizloanindia.com
<b>E-mail ID</b>	support@bizloanindia.com
<b>Contact number</b>	Mobile – 9717377777
<b>Authorized Capital</b>	Rs.5,00,00,000/- (Five Crores only)
<b>Paid-up Capital</b>	Rs.5,00,00,000/- (Five Crores only)

ii) **Date of Incorporation of the company:**

26<sup>th</sup> December 2016

iii) **Business carried on by the company and its subsidiaries with the details of branches or units, if any.**

a. **Business carried on by the Company: -**

Bizloan Private Limited (BIZLOAN) is an NBFC (Non-Banking Finance Company) registered with the (RBI) Reserve Bank of India. The company is engaged in providing financial services. The company offers business loans (secured and unsecured), loans for asset purchase, and short-term loans (order funding, invoice/ bill discounting and bullet loans). The company caters to MSMEs finance requirements. BIZLOAN has 11 offices (4 hub offices and 7 spoke offices) situated in Delhi NCR, Maharashtra and Karnataka.

b. **Business carried on by Subsidiaries:**

Not Applicable

c. **Branches and/or Units of the Company:**

<b>Sl. No.</b>	<b>Addresses of State/Hub Offices</b>
1.	3rd Floor, 169/168/166, Arekere Mico Layout 1 Stage, Bannerghatta Road, Bengaluru – 560076
2.	132, Qutub Plaza, DLF City Phase 1, Gurugram – 122002
3.	608, 6th Floor, Bhaveshwar Arcade, Annexe , LBS Marg, Ghatkopar West, Mumbai- 400086

**d. Branches and/or Units of the Subsidiaries:**  
 Not Applicable

**iv) Brief particulars of the management of the Company:**

The management of the Company consists of following persons/officials (“**Management**”):

Sr. No.	Name	DIN	Designation
1.	Mr. Rahul Jain	07469831	Director
2.	Mr. Abhishek Kumar Mishra	07463893	Director
3.	Mr. Girish Chawla	07797730	Director
4.	Mr. Vikram Diwan	00060060	Director

**v) Names, addresses, DIN and occupations of the Directors of the Company:**

Sr. No.	Name	DIN	Address	Occupation
1.	Mr. Rahul Jain	07469831	F-404 Adarsh Garden 47th Cross 8th Block Jayanagar Bangalore Karnataka-560082	Banking Professional
2.	Mr. Abhishek Kumar Mishra	07463893	AN-21 B, Shalimar Bagh, Delhi-110088	Banking Professional
3.	Mr. Girish Chawla	07797730	Flat No. 205, Boulevard-3, The Address LBS Marg, Opp R City Mall Ghatkopar West Kurla Mumbai Suburban Mumbai, Maharashtra-400086	Banking Professional
4.	Mr. Vikram Diwan	00060060	E-52, Masjid Moth, Greater Kailash 3, New Delhi-110048	Banking and Legal Professional
5.	Mr. Dasalakuntay Venkatesh	08036067	29th Cross, 7th Main R K Layout, 1st Stage Bangalore South, Karnataka-560070	Nominee Director

**vi) Management’s perception of risk factors: -**

The Company has robust and well laid down policies and procedures/practices across functions to manage risks perceived from both internal as well as external factors that may have a bearing on the Company’s business. The management is well prepared to efficiently tackle business risks.

- vii) Details of default, if any, (including therein the amount involved, duration of default and present status), in repayment of a) Statutory dues; b) debentures and interest thereon; c) deposits and interest thereon; d) loan from any bank or financial institution and interest thereon:**

The Company has not committed any default relating to repayment of statutory dues or debentures and interest thereon or deposits and interest thereon and/ or loan from any bank or financial institution and interest thereon.

- viii) Nodal officer or Compliance officer of the Company for the private placement offer process:**

Name of Officer	Designation	Address	Phone No.	E-Mail Id
Mr. Akshay Bhatia	Company Secretary	1K/77 NIT Faridabad, Haryana-121001	9953086204	akshay.bhatia@bizloanindia.com

- ix) Any Default in Annual filing of the company under the Companies Act, 2013 or the rules made thereunder:**

The Company has not committed any default in its annual filing since its incorporation.

## **2. PARTICULARS OF OFFER:**

- i. Financial position of the Company for the last 3 financial years:**

Please refer to s. no. 4(d) of this Offer.

- ii. Date of passing of board resolution:**

The present placement of securities is being made pursuant to the resolution passed by the board of directors of the Company (“Board”) at its meeting held on 25<sup>th</sup> March 2021

- iii. Date of passing of resolution in the general meeting, authorizing the offer of securities:**

The present placement of securities is being made pursuant to the resolution approved by the shareholders of the Company in their meeting held on 26<sup>th</sup> March 2021

- iv. Kinds of securities offered: -**

Series	A	B	C
Frequency of Interest Payment	Quarterly	Quarterly	Quarterly
Tenor	13 Months	24 Months	36 Months
Coupon Rate	11% per annum	11.50% per annum	12.50% per annum
Put Option to Investor	Not Available	Available after 1 year, interest rate differential shall be adjusted based on the tenor for which money remains deployed.	Available after 1 year, interest rate differential shall be adjusted based on the tenor for which money remains deployed.
Call Option to Issuer	Not Available	Available after 1 year	Available after 1 year

- v. **Price at which the security is being offered including the premium, if any, (along with justification of the price): -**  
 The Series A Debentures, Series B Debentures and Series C Debentures are being offered at **par** i.e., at Rs. 1,000/- (Rupees One Thousand) per Series A Debentures, Series B Debentures and Series C Debentures.
- vi. **Name and address of the valuer who performed valuation of the security offered and the basis on which the price has been arrived at along with report of the registered valuer:**  
 Not Applicable
- vii. **Relevant date with reference to which the price has been arrived at:**  
 Not Applicable
- viii. **Intention of promoters, directors or key managerial personnel to subscribe to the offer:** The promoters/directors/key managerial personnel of the Company and/or their relatives are participating and subscribing to the NCDs.
- ix. **The proposed time within which the allotment shall be completed:**  
 The allotment is proposed to be completed within a period of 60 days from date of receipt of the subscription money.
- x. **The change in control, if any, in the company that would occur consequent to the private placement:**  
 Not Applicable.
- xi. **The number of persons to whom allotment on private placement basis have already been made during the year, in terms of number of securities as well as price:**  
 NIL
- xii. **The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer:**  
 Not Applicable.
- xiii. **Amount which the Company intends to raise by way of issue of securities:**  
 Rs. 500 Lakhs with an option to retain oversubscription up to Rs.500 Lakhs aggregating up to Rs.1000 Lakhs.
- xiv. **Terms of raising of securities: -**

A. Terms & conditions of NCDs to be issued by the Company are as set out here under:

**PART A - TERMS OF SERIES A NCDS**

<b>1.</b>	<b>Issuer</b>	M/s. Bizloan Private Limited
<b>2.</b>	<b>Type of Instrument</b>	Fully secured, unlisted & unrated redeemable non-convertible Series A debentures.
<b>3.</b>	<b>Nature of Instrument</b>	Secured
<b>4.</b>	<b>Seniority</b>	All NCDs shall inter-se rank pari passu without any preference or priority whatsoever on account of date of issue or allotment or otherwise.

5.	<b>Mode of Issue</b>	Private Placement
6.	<b>Debenture Trustee</b>	Catalyst Trusteeship Limited.
7.	<b>Listing</b>	The NCDs will not be listed on any recognised stock exchange.
8.	<b>Issue Size</b>	As set out above.
9.	<b>Objects of the Issue</b>	NCD subscription monies will be utilized for business purposes i.e., onward lending and for working capital
10.	<b>Coupon</b>	A per annum interest of 11% (Eleven Percent) payable quarterly shall accrue on the outstanding Series A Principal and shall accrue from the relevant Series A Deemed Date of Allotment in respect of each tranche of Series A NCDs and shall be payable quarterly (“ <b>Series A Coupon</b> ”). The first payment shall be due on the last Business Day of the fiscal quarter and thereafter shall be payable on the last Business Day of each fiscal quarter. It is clarified that the Series A Coupon shall be payable on the last Business Day of the relevant quarter.
11.	<b>Series A Deemed Date of Allotment</b>	The date of allotment of the Series A NCDs (“ <b>Series A Deemed Date of Allotment</b> ”).
12.	<b>Coupon Type</b>	Fixed
13.	<b>Day Count Basis</b>	The Series A Coupon will be computed on an actual/365 days basis on the Series A Principal outstanding on the Series A NCDs rounded off to the nearest rupee.
14.	<b>Interest on Application Money</b>	10% (Ten Percent) per annum, payable from date of credit of Series A Subscription Amount until the Series A Deemed Date of Allotment.
15.	<b>Tenor</b>	Subject to Clause 20 of this Part A of Schedule 3 below, the Company will redeem the Series A NCDs at the end of 13 (Thirteen) Months from the Series A Deemed Date of Allotment (“ <b>Series A Maturity Date</b> ”).
16.	<b>Redemption of the NCDs</b>	The Series A Outstanding Amounts on the Series A NCDs shall be repaid in lump sum at the time of maturity (i.e., 13 <sup>th</sup> month from the Series A Deemed Date of Allotment), unless redeemed earlier.
17.	<b>Redemption Amount (“Series A Redemption Amount”)</b>	Series A Coupon and Series A Principal.
18.	<b>Issue Price</b>	At par i.e., Rs. 1,000/- (Rupees Thousand) per Series A NCD.
19.	<b>Discount (and effective yield as a result thereof)</b>	Not Applicable
20.	<b>Prepayment</b>	Notwithstanding anything contained herein, the Company shall be permitted to redeem/ prepay all or part of the Series A NCDs, at any time after completion

		of 12(Twelve)months from the Series A Deemed Date of Allotment, by issuing a notice to the Debenture Trustee in advance of not less than 3 (Three) Business Days.
21.	<b>Face Value</b>	Rs. 1,000/- (Rupees Thousand) per Series A NCD.
22.	<b>Minimum Application</b>	Rs.5,00,000/- (500 NCDs), thereafter incrementally in multiples of Rs.1,00,000/- (100 NCDs). Series A NCD shall have a face value of Rs. 1,000/- (Rupees Thousand) each.
23.	<b>Issue Timing</b>	1. Issue Opening Date: 27 <sup>th</sup> March 2021 2. Issue Closing Date: 4 <sup>th</sup> April 2021 3. Series A Deemed Date of Allotment: 5 <sup>th</sup> April 2021.
24.	<b>Issuance mode of the Instrument</b>	Series A NCDs will be issued and represented by physical/e-signed certificates.
25.	<b>Business Day Convention</b>	If payment towards Series A Outstanding Amounts falls on a non-Business Day, it will be due and payable on the preceding Business Day.
26.	<b>Security</b>	The Series A Subscription Amount will be secured by way of a charge created over the NCD Security.
27.	<b>Minimum Security Cover</b>	The Company and Promoters shall, at all times ensure that the value of the NCD Security will be 1X of the Subscription Amount.  In the event the value of the NCD Security owned by the Company and provided as first charge is at any time less than the Minimum Security Cover, the Company shall provide such additional security to maintain the Minimum Security Cover within 200 (Two Hundred) days of being notified in this regard by the Debenture Trustee.

#### PART B - TERMS OF SERIES B NCDS

1.	<b>Issuer</b>	M/s. Bizloan Private Limited
2.	<b>Type of Instrument</b>	Fully secured, unlisted& unrated redeemable non-convertible Series B debentures.
3.	<b>Nature of Instrument</b>	Secured
4.	<b>Seniority</b>	All NCDs shall inter-se rank pari passu without any preference or priority whatsoever on account of date of issue or allotment or otherwise.
5.	<b>Mode of Issue</b>	Private Placement

6.	<b>Debenture Trustee</b>	Catalyst Trusteeship Limited.
7.	<b>Listing</b>	The NCDs will not be listed on any recognised stock exchange.
8.	<b>Issue Size</b>	As set out above.
9.	<b>Objects of the Issue</b>	NCD subscription monies will be utilized for business purposes i.e., onward lending and for working capital
10.	<b>Coupon</b>	A per annum interest of 11.5% (Eleven Point Five Percent) payable quarterly shall accrue on the outstanding Series B Principal and shall accrue from the relevant Series B Deemed Date of Allotment in respect of each tranche of Series B NCDs and shall be payable quarterly (“ <b>Series B Coupon</b> ”). The first payment shall be due on the last Business Day of the fiscal quarter and thereafter shall be payable on the last Business Day of each fiscal quarter. It is clarified that the Series B Coupon shall be payable on the last Business Day of the relevant quarter.
11.	<b>Series B Deemed Date of Allotment</b>	The date of allotment of the Series B NCDs (“ <b>Series B Deemed Date of Allotment</b> ”).
12.	<b>Coupon Type</b>	Fixed
13.	<b>Day Count Basis</b>	The Series B Coupon will be computed on an actual/365 days basis on the Series B Principal outstanding on the Series B NCDs rounded off to the nearest rupee.
14.	<b>Interest on Application Money</b>	10% (Ten Percent) per annum, payable from date of credit of Series B Subscription Amount until the Series B Deemed Date of Allotment.
15.	<b>Tenor</b>	Subject to Clause 20 of this Part B of Schedule 3 below, the Company will redeem the Series B NCDs at the end of 24 (Twenty-Four) Months from the Series B Deemed Date of Allotment (“ <b>Series B Maturity Date</b> ”).
16.	<b>Redemption of the NCDs</b>	The Series B Outstanding Amounts on the Series B NCDs shall be repaid in lump sum at the time of maturity (i.e., 24th month from the Series B Deemed Date of Allotment), unless redeemed earlier.
17.	<b>Redemption Amount (“Series B Redemption Amount”)</b>	Series B Coupon and Series B Principal.
18.	<b>Issue Price</b>	At par i.e., Rs. 1,000/- (Rupees Thousand) per Series B NCD.
19.	<b>Discount (and effective yield as a result thereof)</b>	Not Applicable
20.	<b>Prepayment</b>	Notwithstanding anything contained herein, the Company shall be permitted to redeem/ prepay all or part of the Series C NCDs with no additional charges, at any time after completion of 12(Twelve) months from the Series B Deemed Date



		of Allotment, by issuing a notice to the Debenture Trustee in advance of not less than 3 (Three) Business Days.
21.	<b>Face Value</b>	Rs. 1,000/- (Rupees Thousand) per Series B NCD.
22.	<b>Minimum Application</b>	Rs.5,00,000/- (500 NCDs), thereafter incrementally in multiples of Rs.1,00,000/- (100 NCDs). Series B NCD shall have a face value of Rs. 1,000/- (Rupees Thousand) each.
23.	<b>Issue Timing</b>	1. Issue Opening Date: 27 <sup>th</sup> March 2021 2. Issue Closing Date: 4 <sup>th</sup> April 2021 3. Series B Deemed Date of Allotment: 5 <sup>th</sup> April 2021.
24.	<b>Issuance mode of the Instrument</b>	Series B NCDs will be issued and represented by physical/e-signed certificates.
25.	<b>Business Day Convention</b>	If payment towards Series B Outstanding Amounts falls on a non-Business Day, it will be due and payable on the preceding Business Day.
26.	<b>Security</b>	The Series B Subscription Amount will be secured by way of a charge created over the NCD Security.
27.	<b>Minimum Security Cover</b>	The Company and Promoters shall, at all times ensure that the value of the NCD Security will be 1X of the Subscription Amount.  In the event the value of the NCD Security owned by the Company and provided as first charge is at any time less than the Minimum Security Cover, the Company shall provide such additional security to maintain the Minimum Security Cover within 200 (Two Hundred) days of being notified in this regard by the Debenture Trustee.
28.	<b>Payment terms</b>	The NCDs shall not be deemed to be redeemed until receipt by the Debenture Holders of the entire Series B Outstanding Amounts.
29.	<b>Put Option by Debenture Holders</b>	From the expiry of 1 (One) year from the Series B Deemed Date of Allotment and prior to the Series B Maturity Date, the Debenture Holders shall have the right (but not an obligation) to issue a notice requiring the Company to pay the entire Series B Outstanding Amounts, accrued as on date of the notice, within a period of 90 days from the date of the notice.

#### PART C - TERMS OF SERIES C NCDS

1.	<b>Issuer</b>	M/s. Bizloan Private Limited
2.	<b>Type of Instrument</b>	Fully secured, unlisted & unrated redeemable non-convertible Series C debentures.



3.	<b>Nature of Instrument</b>	Secured
4.	<b>Seniority</b>	All NCDs shall inter-se rank pari passu without any preference or priority whatsoever on account of date of issue or allotment or otherwise.
5.	<b>Mode of Issue</b>	Private Placement
6.	<b>Debenture Trustee</b>	Catalyst Trusteeship Limited.
7.	<b>Listing</b>	The NCDs will not be listed on any recognised stock exchange.
8.	<b>Issue Size</b>	As set out above.
9.	<b>Objects of the Issue</b>	NCD subscription monies will be utilized for business purposes i.e., onward lending and for working capital
10.	<b>Coupon</b>	A per annum interest of 12.5% (Twelve Point Five Percent) payable quarterly shall accrue on the outstanding Series C Principal and shall accrue from the relevant Series C Deemed Date of Allotment in respect of each tranche of Series C NCDs and shall be payable quarterly (“ <b>Series C Coupon</b> ”). The first payment shall be due on the last Business Day of the fiscal quarter and thereafter shall be payable on the last Business Day of each fiscal quarter. It is clarified that the Series C Coupon shall be payable on the last Business Day of the relevant quarter.
11.	<b>Series C Deemed Date of Allotment</b>	The date of allotment of the Series C NCDs (“ <b>Series C Deemed Date of Allotment</b> ”).
12.	<b>Coupon Type</b>	Fixed
13.	<b>Day Count Basis</b>	The Series C Coupon will be computed on an actual/365 days basis on the Series C Principal outstanding on the Series C NCDs rounded off to the nearest rupee.
14.	<b>Interest on Application Money</b>	10% (Ten Percent) per annum, payable from date of credit of Series C Subscription Amount until the Series C Deemed Date of Allotment.
15.	<b>Tenor</b>	Subject to Clause 20 of this Part C of Schedule 3 below, the Company will redeem the Series C NCDs at the end of 36 (Thirty-Six) Months from the Series C Deemed Date of Allotment (“ <b>Series C Maturity Date</b> ”).
16.	<b>Redemption of the NCDs</b>	The Series C Outstanding Amounts on the Series C NCDs shall be repaid in lump sum at the time of maturity (i.e., 36 <sup>th</sup> month from the Series C Deemed Date of Allotment i.e. 5 <sup>th</sup> April 2024), unless redeemed earlier.
17.	<b>Redemption Amount (“Series C Redemption Amount”)</b>	Series C Coupon and Series C Principal.
18.	<b>Issue Price</b>	At par i.e., Rs. 1,000/- (Rupees Thousand) per Series C NCD.

19.	<b>Discount (and effective yield as a result thereof)</b>	Not Applicable
20.	<b>Prepayment</b>	Notwithstanding anything contained herein, the Company shall be permitted to redeem/ prepay all or part of the Series C NCDs with no additional charges, at any time after completion of 12(Twelve) months from the Series C Deemed Date of Allotment, by issuing a notice to the Debenture Trustee in advance of not less than 3 (Three) Business Days.
21.	<b>Face Value</b>	Rs. 1,000/- (Rupees Thousand) per Series C NCD.
22.	<b>Minimum Application</b>	Rs.5,00,000/- (500 NCDs), thereafter incrementally in multiples of Rs.1,00,000/- (100 NCDs). Series C NCD of Rs. 1,000/- (Rupees Thousand).
23.	<b>Issue Timing</b>	<ol style="list-style-type: none"> <li>1. Issue Opening Date: 27<sup>th</sup> March 2021</li> <li>2. Issue Closing Date: 4<sup>th</sup> April 2021</li> <li>3. Series C Deemed Date of Allotment: 5<sup>th</sup> April 2021.</li> </ol>
24.	<b>Issuance mode of the Instrument</b>	Series C NCDs will be issued and represented by physical/e-signed certificates.
25.	<b>Business Day Convention</b>	If payment towards Series C Outstanding Amounts falls on a non-Business Day, it will be due and payable on the preceding Business Day.
26.	<b>Security</b>	The Series C Subscription Amount will be secured by way of a charge created over the NCD Security.
27.	<b>Minimum Security Cover</b>	<p>The Company and Promoters shall, at all times ensure that the value of the NCD Security will be 1X of the Subscription Amount.</p> <p>In the event the value of the NCD Security owned by the Company and provided as first charge is at any time less than the Minimum Security Cover, the Company shall provide such additional security to maintain the Minimum Security Cover within 200 (Two Hundred) days of being notified in this regard by the Debenture Trustee.</p>
28.	<b>Payment terms</b>	The NCDs shall not be deemed to be redeemed until receipt by the Debenture Holders of the entire Series C Outstanding Amounts.
29.	<b>Put Option by Debenture Holders</b>	From the expiry of 1 (One) year from the Series C Deemed Date of Allotment and prior to the Series C Maturity Date, the Debenture Holders shall have the right (but not an obligation) to issue a notice requiring the Company to pay the entire Series C Outstanding Amounts, accrued as on date of the notice, within a period of 90 days from the date of the notice.

**B. Proposed time schedule for which the Offer is valid:**

This private placement offer shall be open from Saturday, 27<sup>th</sup> March 2021 and will be valid till Sunday, 4<sup>th</sup> April 2021.

**C. Purposes and objects of the offer:** To raise funds for business purposes i.e., onward lending and for working capital.

**D. Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects:**

The promoters and/or their relatives are subscribing to the said offer, the proposal for which has been approved by the Board.

**E. Principle terms of assets charged as security, if applicable:**

The proposed issue of Series A, Series B and Series C Debentures will be secured by creation of the following security interest: First exclusive charge by way of hypothecation over the hypothecated property in respect of the receivables of the Company together with all and any interest accruing in respect thereof.

**F. The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the company and its future operations:** No orders have been passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations.

**G. The pre-issue and post-issue shareholding pattern of the Company:**

**(I) Equity Shares**

S. No.	Category	Pre-Issue		Post Issue	
		No. of Equity Shares held	% of Shareholding	No. of Equity Shares held	% of Shareholding
A	Promoters Holding:				
1.	Indian:				
	Individual	30000000	60	30000000	60
	Bodies Corporate	0	0	0	0
	Sub Total	30000000	60	30000000	60
2.	Foreign Promoters				
	Foreign Body Corporate	0	0	0	0
	Sub Total (A)	30000000	60	30000000	60
B	Non-Promoters Holding:				

1.	Institutional Investors	0	0	0	0
2.	Non-Institution:				
	Private Corporate Bodies	0	0	0	0
	Directors and relatives	0	0	0	0
	Indian Public	20000000	40	20000000	40
	Others (Including NRIs)	0	0	0	0
	Sub Total (B)	20000000	40	20000000	40
	<b>GRAND TOTAL</b>	<b>50000000</b>	<b>100</b>	<b>50000000</b>	<b>100</b>

#### H. Process of Application:

Application for the NCDs should be made on the prescribed Application Form at Annexure I (“AF”) provided by the Company. The enclosed AF should be completed in all respects, as explained in the accompanying instructions. Payment should be made by CHEQUE/RTGS/NEFT/IMPS to the designated Subscription account particularly detailed in the AF.

#### I. Acceptance of Offer:

The investor may accept the private placement offer by submitting the completed AF along with payment of the application money before the closing hours of 4<sup>th</sup> April 2021 pursuant to terms & conditions proposed to be entered between the Company & Investor.

### 3. DISCLOSURES WITH REGARD TO INTEREST OF DIRECTORS, LITIGATION, ETC.

i. **Any financial or other material interest of the directors, promoters or key managerial personnel in the offer and the effect of such interest in so far as it is different from the interests of other persons:**

There is no financial or other material interest of the directors, promoters or key managerial personnel.

ii. **Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the Company during the last three years immediately preceding the year of the issue of the Offer and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed:**

NIL

**iii. Related party transactions entered during the last three financial years immediately preceding the year of issue of the Offer including with regard to loans made or, guarantees given or securities provided:**

There are no related party transactions entered during the last three financial years immediately preceding year of issue of the Offer including with regard to loans made or, guarantees given or securities provided except as mentioned in publicly available financial statements of the Company.

Date of Contract / arrangement	Name of the party with which contract was entered	Name of the interested director	Relation with director/ Company/ Nature of concern or interest	Principle terms and conditions or nature of Transaction	Amount of Contract or arrangement
Not Applicable					

**iv. Summary of reservations or qualifications or adverse remarks of auditors in the last five financial years immediately preceding the year of issue of the Offer and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark:**

No such reservation has been recorded.

**v. Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last three years immediately preceding the year of issue of the Offer in the case of the Company and all of its subsidiaries. Also, if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of the Offer and if so, section-wise details thereof for the Company and all of its subsidiaries:**  
 NIL

**vi. Details of acts of material frauds committed against the Company in the last three years, if any, and if so, the action taken by the Company:**

NIL

**4. FINANCIAL POSITION OF THE COMPANY**

**a. The capital structure of the Company is as under:**

- (i) (a) the authorized, issued, subscribed and paid-up capital before such issue of NCDs (number of securities, description and aggregate nominal value): -

Particulars	Authorized Share Capital	Issued Share Capital	Subscribed Share Capital	Paid up Capital
Number of Equity Shares	50000000	50000000	50000000	50000000

Nominal amount per equity share (Rs.)	1	1	1	1
Total amount of equity shares (Rs.)	50000000	50000000	50000000	50000000
Number of Preference Shares	NA	NA	NA	NA
Nominal amount per Preference share	NA	NA	NA	NA
Total amount of Preference shares	NA	NA	NA	NA
<b>Total</b>	<b>50000000</b>	<b>50000000</b>	<b>50000000</b>	<b>50000000</b>

**(b) Size of the present offer:**

Issue by the Company on private placement basis of secured, unlisted, unrated & redeemable non-convertible debentures of face value of Rs.1,000/- each at **par** for an amount of Rs.500 Lakhs (“Base Issue Size”) with an option to retain oversubscription up to Rs.500 Lakhs aggregating up to Rs.1000 Lakhs (“Limit”) (“Issue”).

**(c) Paid up capital:**

1. **After the offer:** Rs. 5,00,00,000/-

**After the conversion of convertible instruments (if applicable):** Not Applicable

**(d) Share premium account (before and after the offer):**

Description	Before the Offer	After the Offer
Share Premium Account	17,38,00,000/-	17,38,00,000/-

**(e) Number and price at which each of the allotments were made in the last one year preceding the date of the Offer separately indicating the allotments made for considerations other than cash and the details of the consideration in each case:**

NIL

Particulars	Date of Allotment	Number of shares/Debentures allotted	Face value of shares/debentures allotted	Issue price	Form of Consideration	If, other than cash, description of consideration
Not Applicable						

- b. **Profits of the Company, before and after making provision for tax, for the three financial years immediately preceding the date of issue of the Offer:**

Particulars (Financial Years)	Profit/Loss before tax (Amount in Rs.)	Profit/loss after Tax (Amount in Rs.)
2019-20	78,37,931	57,50,956
2018-19	8,86,742	6,20,258
2017-18	(34,97,981)	(23,71,834)

- c. **Dividends declared by the Company in respect of the said three financial years; interest coverage ratio for last three years (Cash profit after tax plus interest paid/interest paid):**

The Company has not declared any dividend for the last three financial years.

- d. **A summary of the financial position of the Company as in the three audited balance sheets immediately preceding the date of issue of the Offer:**

(Amount in Rs.)

Sr. No.	Particulars	FY 2019-20	FY2018-19	FY 2017-18
I	<b>EQUITY AND LIABILITIES</b>			
1.	Shareholders' Fund			



	Equity Share capital	50000000	50000000	30000000
	Preference Share Capital	-	-	-
	Reserves and surplus	176265798	170514842	(3905416)
2.	Share application money pending allotment	-	-	-
3.	Non-current liabilities			
	Long-term borrowings	118645170	43111727	-
	Other Long-term liabilities	254406	-	-
	Long-term provisions	1523441	482579	30597
4.	Current liabilities			
	Short term Borrowings	-	-	10000000
	Trade Payables	867310	502575	225246
	Other Current liabilities	114903595	19975825	1277389
	Short Term Provisions	531723	285481	27636
	<b>TOTAL</b>	<b>462991443</b>	<b>284873029</b>	<b>37655452</b>
<b>II</b>	<b>ASSETS</b>			
1.	Non-current assets			
	Tangible assets	1097097	852852	419998
	Intangible assets	441627	531577	558102

	Deferred Tax Assets (net)	555521	873118	1126147
	Capital work inprogress	-	-	-
	Long terms loans & Advances	240108017	89424018	12738627
	Other non-current asset	40073645	-	-
2.	Current assets			
	Inventories	-	-	-
	Trade receivables	-	-	70000
	Cash and bank balances	33463156	79731705	11277427
	Short-term loans and advances	136811797	111885348	11233548
	Other current assets	10440583	1574410	230803
	<b>TOTAL</b>	<b>462991443</b>	<b>284873029</b>	<b>37655452</b>

**e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the Company:**

The Company has not changed its accounting policies since its incorporation.

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**5. DECLARATION BY THE DIRECTORS/COMPANY SECRETARY THAT:**

- a) The Company has complied with the provisions of the Companies Act, 2013 and the rules made there under;
- b) The compliance with the Companies Act, 2013 and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government;
- c) The monies received under the offer shall be used only for the purposes and objects indicated in the Offer.

I am authorized by the Board vide resolution number 05 dated 25<sup>th</sup> March 2021, to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association of the Company.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

**For and on behalf of the Board**  
**BIZLOAN PRIVATE LIMITED**

Sd/-  
**Vikram Diwan**  
Director (DIN 00060060)  
**Date: 26.03.2021**