


<p>APPLICATION FORM FOR ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY AND RENOUNCEES ONLY USING ASBA FACILITY <i>The Investors may also apply in the Issue using R-WAP facility at www.masserv.com</i></p>	 <p>EMERALD LEASING FINANCE & INVESTMENT COMPANY LIMITED Corporate Identity Number: L65993CH1983PLC041774 Registered and Corporate Office: SCO 7, Industrial Area, Phase II, Chandigarh – 160002, India Contact person: Mrs. Amarjeet Kaur, Company Secretary and Compliance Officer Telephone: 0172 - 4005659 E-mail id: info@emeraldfin.com Website: www.emeraldfin.com</p>	<p>NOT INTENDED FOR ELIGIBLE EQUITY SHAREHOLDERS IN THE UNITED STATES OR US PERSONS EXCEPT AS SET FORTH BELOW</p> <table border="1"> <tr> <td>ISSUE OPENS ON</td> <td>Monday, March 22, 2021</td> </tr> <tr> <td>LAST DATE FOR ON MARKET RENUNCIATION*</td> <td>Thursday, April 1, 2021</td> </tr> <tr> <td>ISSUE CLOSES ON#</td> <td>Monday, April 5, 2021</td> </tr> </table> <p><small>* Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounee(s) on or prior to the Issue Closing Date. # Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time but not exceeding 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.</small></p>	ISSUE OPENS ON	Monday, March 22, 2021	LAST DATE FOR ON MARKET RENUNCIATION*	Thursday, April 1, 2021	ISSUE CLOSES ON#	Monday, April 5, 2021
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<p>Collecting SCSB's Sign & Seal</p>								
<p>Please read the letter of offer dated March 8, 2021 ("Letter of Offer" or "LOF"), the Abridged Letter of Offer, the Rights Entitlement Letter and instructions on the reverse of this Application Form carefully. All capitalised terms not defined herein shall carry the same meaning as ascribed to them in the Letter of Offer. DO NOT TEAR OR DETACH ANY PART OF THIS APPLICATION FORM. THIS DOCUMENT IS NOT NEGOTIABLE.</p>								
<p>ISSUE OF UP TO 2,00,00,000 FULLY PAID UP EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF OUR COMPANY (THE "EQUITY SHARES") FOR CASH AT A PAR, NOT EXCEEDING ₹ 2,000 LAKHS ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 42 EQUITY SHARES FOR EVERY 19 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS THURSDAY, JANUARY 28, 2021 (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 123 OF THE LETTER OF OFFER.</p>								
<p>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 "U.S. Securities Act"), or any U.S. state securities laws, and may not be offered or sold within the United States or, to, or for the account or benefit of, U.S. Persons (as defined in Regulation S under the U.S. Securities Act ("Regulation S"), except for these purposes, U.S. Persons include Persons who would otherwise have been excluded from such term solely by virtue of Rule 902(k)(1)(viii)(B) or Rule 902(k)(2)(i)), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Rights Entitlements and the Equity Shares referred to in this Application Form and the Letter of Offer are only being offered and sold (i) within the United States or to U.S. Persons that are U.S. QIBs (as defined in Rule 144A under the U.S. Securities Act ("Rule 144A")) pursuant to Section 4(a)(2) of the U.S. Securities Act, and are also Qualified Purchasers (as defined under the United States Investment Company Act of 1940, as amended (the "U.S. Investment Company Act")) in reliance upon section 3(c)(7) of the U.S. Investment Company Act and (ii) outside the United States to non-U.S. Persons in offshore transactions as defined in and in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur.</p>								

To, The Board of Directors, EMERALD LEASING FINANCE & INVESTMENT COMPANY LIMITED

Date:

- Dear Sirs / Madams,
- I/We hereby accept and apply for Allotment of the Equity Shares (including additional Equity Shares, if applicable) mentioned in **Block I** below in response to the Abridged Letter of Offer/Letter of Offer dated March 8, 2021 and any addenda thereto offering the Equity Shares to me/us on rights basis.
 - I/We agree to pay the amount specified in **Block II** below at the rate of ₹10 per Equity Share payable on Application on the total number of Equity Shares specified in **Block I** below.
 - I/We agree to accept the Equity Shares Allotted to me/us and to hold such Equity Shares upon the terms and conditions of the Abridged Letter of Offer, Letter of Offer, this Application Form, Rights Entitlement Letter and subject to the provisions of the Companies Act, 2013, SEBI ICDR Regulations, SEBI Rights Issue 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 Equity Shares in respect of which this application may be accepted.
 - I/We also agree to accept the 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 Equity Shares in contravention of section 269SS of the Income-Tax Act, 1961.
 - I/We authorise you to place my/our name(s) on the register of shareholders/register of beneficial owners of the Company.
 - 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 or to the territories or possessions thereof (the "United States"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.
 - 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.
 - 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 will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by 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 am/we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of residence and are eligible to subscribe and are subscribing for the Rights Equity Shares and Rights Entitlements in compliance with applicable securities and other laws of our jurisdiction of residence.
 - I/We understand and agree that the Rights Entitlements and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.
 - I/We acknowledge that the Company, the Lead Manager, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements.
 - I/We represent and warrant to the Company and each Lead Manager that (please tick [✓] the appropriate item):

U.S. PERSONS OR IN THE UNITED STATES: I/we are a U.S. Person or in the United States and confirm each of the representations provided in the Investor Representation Letter, which is available from the Company and the Registrar.

- Or
- i I/we are purchasing the Equity Shares issued pursuant to this Issue in an offshore transaction meeting the requirements of Rule 903 of Regulation S under the U.S. Securities Act;
 - ii I/we and the person, if any, for whose account or benefit we are acquiring the Equity Shares issued pursuant to this Offer, is a non-U.S. Person and was located outside the United States at each time (i) the offer was made to it and (ii) when the buy order for such Equity Shares was originated, and continues to be a non-U.S. Person and located outside the United States and has not purchased such Equity Shares for the account or benefit of any U.S. Person or any person in the United States or entered into any arrangement for the transfer of such Equity Shares or any economic interest therein to any U.S. Person or any person in the United States;
 - iii if, in the future, we decide to offer, resell, pledge or otherwise transfer such Equity Shares, or any economic interest therein, such Equity Shares or any economic interest therein may be offered, sold, pledged or otherwise transferred only outside the United States in an offshore transaction complying with Rule 903 or Rule 904 of Regulation S under the U.S. Securities Act to a person not known by the transferor to be a U.S. Person, by pre-arrangement or otherwise (including, for the avoidance of doubt, by means of a bona fide sale on the floor of any Indian stock exchange). We understand that the transfer restrictions will remain in effect until the Company determines, in its sole discretion, to remove them, and confirm that the proposed transfer of the Equity Shares is not part of a plan or scheme to evade the registration requirements of the U.S. Securities Act or the U.S. Investment Company Act; and
 - iv I/we acknowledge that the Company, the Lead Manager, their respective affiliates and others will rely upon the truth and accuracy of the foregoing acknowledgements, representations and agreements and agrees that, if any of such acknowledgements, representations and agreements deemed to have been made by virtue of our purchase of such Equity Shares are no longer accurate, we will promptly notify the Company, and if we are acquiring any of such Equity Shares as a fiduciary or agent for one or more accounts, we represent that we have sole investment discretion with respect to each such account and that it has full power to make the foregoing acknowledgements, representations and agreements on behalf of such account.

1. NAME AND CONTACT DETAILS OF APPLICANT

Name of Sole/First Applicant	
Name of Second Applicant	
Name of Third Applicant	
Indian Address:	
Email:	
Telephone/Mobile No.	

2. PERMANENT ACCOUNT NUMBER (PAN)

Sole/First Applicant	
Second Applicant	
Third Applicant	

3. TYPE OF APPLICANTS (Please tick) : Resident Non-Resident

Note: Non-resident Applicants applying on non-repatriation basis should select "Resident".

4. DEPOSITORY ACCOUNT DETAILS : please provide your DP ID and Client ID (Please tick from NSDL or CDSL) : NSDL CDSL

For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID.

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Note: Allotment of Equity Shares shall be made in dematerialized form only.

5. APPLICATION DETAILS

Dpid-clid (1)	RE available in demat account as on closing date (2)	Additional shares applied (3)	Total shares applied (4)	Amount paid (5 =4*10)

Amount (₹ in Words)	
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6. PAYMENT DETAILS [IN CAPITAL LETTERS]

Amount blocked (₹ in figures) :	(₹ in words)
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ASBA BANK Account No.	
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Name of ASBA Bank Account Holder : _____

SCSB Name and Address: _____

I/We authorise the SCSB to block the amount specified above as part of the ASBA process. I/ We confirm that I/ we are making the payment towards my/our Application through my/ our bank account only and not using any third party bank account for making such payment. Further, I/we confirm that the ASBA Account is held in my/our own name.

SIGNATURE OF ASBA BANK ACCOUNT HOLDER

_____ Sole/First Account Holder _____ Second Joint Account Holder _____ Third Joint Account Holder _____ Fourth Joint Account Holder

Note: Signature(s) as per the specimen recorded with the SCSB. In case of joint shareholders, all the joint shareholders must sign in the same sequence as per specimen recorded with the SCSB.

7. SIGNATURE OF APPLICANT(S)

I/We hereby confirm that I/we have read, understood and accept the terms and conditions of this Application Form, Rights Entitlement Letter, Abridged Letter of Offer / Letter of Offer dated March 8, 2021. I/we hereby confirm that I/we have read the instructions for filling up this Application Form given overleaf. I/We understand that in case of Allotment of Equity Shares to me/us, my/our beneficiary account as mentioned in this Application Form would get credited to the extent of allotted Equity Shares.

_____ Sole/First Applicant _____ Second Joint Applicant _____ Third Joint Applicant _____ Fourth Joint Applicant

Note: Signature(s) as per the specimen recorded with the Depositories. In case of joint shareholders, all the joint shareholders must sign in the same sequence as per specimen recorded with the Depositories.

-----Tear Here-----

**EMERALD LEASING FINANCE & INVESTMENT COMPANY LIMITED – RIGHTS
ISSUE ACKNOWLEDGEMENT SLIP FOR APPLICANT**

Received from		APPLICATION FORM NO.
PAN		
DP ID and Client ID		Collecting SCSB's Sign & Seal
Amount blocked (₹ in figures)	Bank & Branch	
ASBA Account No.		Date _____
Tel. / Mobile No.	Email Id:	

GENERAL INSTRUCTIONS

- a) Please read the instructions carefully before filling this Application Form.
- b) Please read the Letter of Offer and any addenda thereto carefully to understand the Application process and applicable settlement process. All references in this Application Form to the "Abridged Letter of Offer" are to the Abridged Letter of Offer read together with the Letter of Offer and any addenda thereto. For accessing the Letter of Offer, the Abridged Letter of Offer and the Application Form, please refer below links provided on page 4 of this Application Form.
- c) The Application Form can be used by both the Eligible Equity Shareholders and the Renounees.
- d) **In accordance with Regulation 76 of the SEBI ICDR Regulations, SEBI Rights Issue Circulars and ASBA Circulars, all Investors desiring to make an Application in this Issue are mandatorily required to use either the ASBA process or the optional mechanism instituted only for resident Investors in this Issue, i.e., R-WAP. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA or using the R-WAP. For details, see "Terms of the Issue - Process of Making an application in the Issue - Making an Application through the ASBA process" and "Terms of the Issue - Process of Making an application in the Issue - Making an Application through the Registrar's Web-based Application Platform ("RWAP")" on pages 118 and 119 of the Letter of Offer, respectively.**
- e) Applications should be (i) 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, or (ii) filled on the R-WAP. Please note that on the Issue Closing Date, (i) 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, and (ii) the R-WAP facility will be available until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchange.
- f) Please note that in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this Issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the Issue Closing Date. For further details, see "PROCESS OF MAKING AN APPLICATION IN THE ISSUE" beginning on page 124 of the Letter of Offer.
- g) An Investor wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with an SCSB, prior to making the Application and is required to provide necessary details, including details of the ASBA Account, authorizing the SCSB to block an amount equal to the Application Money in the ASBA Account mentioned in the Application Form. In case of Application through R-WAP, the Investors should enable the internet banking or UPI facility of their respective bank accounts. Please note that only those Investors who have a demat account can apply through ASBA or R-WAP facility.
- h) The Application should be complete in all respects. The Application Form found incomplete with regard 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, Abridged Letter of Offer, the Rights Entitlement Letter and this Application Form are liable to be rejected. **This Application Form must be filled in English only.**
- i) In case of non-receipt of Application Form, Application can be made on plain paper mentioning all necessary details as mentioned under the section "Terms of the Issue - Process of making an application in the Issue - Making of an Application by Eligible Equity Shareholders on Plain Paper under ASBA process" on page 129 of the Letter of Offer. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any address outside India.
- j) Applications should not be submitted to the Banker to the Issue or Escrow Collection Bank (assuming that such Escrow Collection Bank is not an SCSB), our Company or the Registrar or the Lead Manager.
- k) **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, 1961 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 Equity Shares pursuant to this Issue shall be made into the accounts of such Investors.**
- l) In case of Application through ASBA facility, all payments will be made only by blocking the amount in the ASBA Account. Furthermore, in case of Applications submitted using the R-WAP facility, payments shall be made using internet banking facility or UPI facility. **Cash payment or payment by cheque or demand draft or pay order or NEFT or RTGS or through any other mode is not acceptable for application.** In case payment is made in contravention of this, the Application will be deemed invalid and the Application Money will be refunded and no interest will be paid thereon.
- m) 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 our Company / Registrar / depositories.
- n) In case of joint holders and physical Applications through ASBA process, all joint holders must sign the relevant part of this 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.
- o) All communication in connection with Applications for the Equity Shares, including any change in address of the Investors should be addressed to the Registrar prior to the date of Allotment in the Issue quoting the name of the first/sole Applicant and folio numbers / DP ID and Client ID. In case of any change in address 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.
- p) Please note that Applications through ASBA may be submitted at all designated branches of the SCSBs available on the SEBI website at <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34>, updated from time to time, or at such other website as may be prescribed by SEBI from time to time. In addition, Applicants should consult with the relevant SCSB to ensure that there is no statutory / regulatory action restricting the Application being submitted through them.
- q) Applicants are required to ensure that the number of Equity Shares applied for by them do not exceed the prescribed limits under the applicable law.
- r) **The Applicants shall submit only one Application Form in respect of the same Rights Entitlements available in a particular demat account.** In case of Investors who have provided details of demat account in accordance with the SEBI ICDR Regulations, such Investors will have to apply for the Equity Shares from the same demat account in which they are holding the Rights Entitlements and in case of multiple demat accounts, the Investors are required to submit a separate Application Form for each demat account.
- s) **Please note that Applications without depository account details shall be treated as incomplete and shall be rejected.**
- t) Any Investor being an OCB is required not to be under the adverse notice of the RBI and to obtain prior approval from RBI for applying in this Issue and such approval should be submitted to Registrar to the Issue so that the same is received on or prior to the Issue Closing Date.
- u) Only Eligible Equity Shareholders who are eligible to subscribe for Rights Entitlement and Equity Shares in their respective jurisdictions under applicable securities laws are eligible to participate.
- v) Our Company, in consultation with the Lead Manager reserves the right to treat as invalid any Application Form which: (i) appears to our Company or its agents to have been executed in, electronically transmitted from or dispatched from the United States or other jurisdictions where the offer and sale of the Equity Shares and/or the Rights Entitlements is not permitted under laws of such jurisdictions; (ii) does not include the relevant certifications set out in the Application Form, including to the effect that the person submitting and/or renouncing the Application Form is not in the United States and eligible to subscribe for the Equity Shares and/or the Rights Entitlements under applicable securities laws, and such person is complying with laws of jurisdictions applicable to such person in connection with this Issue and have obtained requisite approvals before applying in this Issue; or (iii) where either a registered Indian address is not provided or our Company believes acceptance of such Application Form may infringe applicable legal or regulatory requirements; and our Company shall not be bound to issue or allot any Equity Shares and/or the Rights Entitlements in respect of any such Application Form.
- w) In place of Application number, Investors can mention the reference number as provided in the e-mail received from Registrar informing about their Rights Entitlement or the reference number of Rights Entitlement Letter or last eight digits of their demat account.

LAST DATE FOR APPLICATION

The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, April 5, 2021, 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).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchange and the Application Money is not blocked with the SCSB or if the Application Form is not accepted at the R-WAP, on or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as provided under the section, "Terms of the Issue - Basis of Allotment" on page 148 of the Letter of Offer.

Please note that on the Issue Closing Date, (i) 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, and (ii) the R-WAP facility will be available until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchange.

WITHDRAWAL OF APPLICATION

An Investor who has applied in this Issue may withdraw their Application at any time during Issue Period by approaching the SCSB where application is submitted or sending the e-mail withdrawal request to info@masserv.com with subject line "EMERALD LEASING FINANCE AND INVESTMENT COMPANY LIMITED RIGHTS ISSUE WITHDRAWN OF APPLICATION DPID-CLID", in case of Application through R-WAP facility. However, no Investor, whether applying through ASBA facility or R-WAP facility, 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=35>

For this 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. Catholic Syrian Bank Limited 11. Central Bank of India 12. CITI Bank 13. City Union Bank Ltd. 14. Corporation Bank 15. DBS Bank Ltd. 16. Dena Bank 17. Deutsche Bank 18. Dhanlaxmi Bank Limited 19. HDFC Bank Ltd. 20. HSBC Ltd. 21. ICICI Bank Ltd 22. IDBI Bank Ltd. 23. Indian Bank 24. Indian Overseas Bank 25. IndusInd Bank 26. J P Morgan Chase Bank, N.A. 27. Janata Sahakari Bank Ltd. 28. Karnataka Bank Ltd. 29. Karur Vysya Bank Ltd. 30. Kotak Mahindra Bank Ltd. 31. Mehsana Urban Co-operative Bank Limited 32. Nutan Nagarik Sahakari Bank Ltd. 33. Oriental Bank of Commerce 34. Punjab & Sind Bank 35. Punjab National Bank 36. Rajkot Nagarik Sahakari Bank Ltd 37. RBL Bank Limited 38. South Indian Bank 39. Standard Chartered Bank 40. State Bank of India 41. SVC Co-operative Bank Ltd. 42. Syndicate Bank 43. Tamilnad Mercantile Bank Ltd. 44. The Ahmedabad Mercantile Co-Op. Bank Ltd. 45. The Federal Bank 46. The Jammu & Kashmir Bank Limited. 47. The Kalapur Commercial Cooperative Bank Ltd. 48. The Lakshmi Vilas Bank Ltd. 49. The Saraswat Co-Opearative Bank Ltd 50. The Surat Peoples Co-op Bank Ltd 51. TJSB Sahakari Bank Ltd 52. UCO Bank 53. Union Bank of India 54. United Bank of India 55. Vijaya Bank 56. YES Bank Ltd 57. DCB Bank 58. Bandhan Bank 59. GP Parsik Sahakari Bank Limited 60. AU Small Finance Bank

In accordance with the SEBI ICDR Regulations, our Company will send/ dispatch only to the Eligible Equity Shareholders who have provided Indian address. In case such Eligible Equity Shareholders have provided their valid e-mail address, 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 Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material will be dispatched, on a reasonable effort basis, to the Indian addresses provided by them. The Letter of Offer will be provided, to the Eligible Equity Shareholders who have provided Indian address and who have made a request in this regard. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer 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 will be dispatched, on a reasonable effort basis, to the Indian addresses provided by them.

Eligible Equity Shareholders can download their respective Rights Entitlement Letter from the website of the Registrar (i.e., www.masserv.com) by entering their DPID and Client ID or Folio Number and PAN. The link for the same shall also be available on the website of our Company (i.e., www.emeraldfin.com).

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

- the Company at www.emeraldfin.com.
- the Registrar at www.masserv.com.
- the Lead Manager at www.keynoteindia.net.
- the Stock Exchange at www.bseindia.com ; and
- the Registrar's web-based application platform at www.masserv.com.

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

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: www.masserv.com.
- Further for Update of Indian address/ e-mail address/ phone or mobile number or updation of demat account details by Eligible Equity Shareholders holding shares in physical form or Submission of self-attested PAN, client master sheet and demat account details by non- resident Eligible Equity Shareholders, the Eligible Equity Shareholders shall send a signed request letter to the Registrar regarding updating of demat account detail containing the name(s), address, e-mail address, contact details, dpid-clid along with copy of self-attested PAN and self-attested client master sheet of their demat account , copy of any one share certificate either by e-mail at info@masserv.com whose subject line should be "EMERALD LEASING FINANCE & INVESTMENT LIMITED RIGHTS ISSUE DEMAT ACCOUNT UPDATION OF FOLIO NO.-(mention folio no.)", or by post, speed post, courier, or hand delivery so as to reach to the Registrar no later than two Working Days prior to the Issue Closing Date.

LEAD MANAGER TO THE ISSUE

REGISTRAR TO THE ISSUE

KEYNOTE

Keynote Financial Services Limited
(Formerly Keynote Corporate Services Limited)
The Ruby, 9th Floor, Senapati Bapat Marg,
Dadar (West), Mumbai – 400 028, India.
Telephone: +91 22 6826 6000
Email: mbd@keynoteindia.net
Website: www.keynoteindia.net
Contact Person: Ms. Pooja Sanghvi
SEBI Registration No.: INM000003606



MAS Services Limited
T-34, 2nd Floor Okhla Industrial Area, Phase II,
New Delhi – 110020 India
Tel. No: +91 11 2638 7281-83
E-mail: info@masserv.com
Website: www.masserv.com
Contact Person: Mr. Sharwan Mangla
SEBI Registration No: INR 000000049

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 or R-WAP may be addressed to the Registrar to the Issue, with a copy to the SCSB (in case of ASBA process), 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 Equity Shares applied for, amount blocked (in case of ASBA process) or amount debited (in case of R-WAP process), 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 (in case of ASBA process), and copy of the e-acknowledgement (in case of R-WAP process).