



बामर लॉरी एण्ड कं. लिमिटेड

(भारत सरकार का एक उद्यम)

Balmer Lawrie & Co. Ltd.

(A Government of India Enterprise)

SINCE 1867

Ref No: TReDS/01/18-19

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कापॉरिट लेखा विभाग

21, नेताजी सुभाष रोड, कोलकाता-700 001 (भारत)

फोन : (91) (33) 2222-5704 / 5654

फैक्स : (91) (33) 2222 5292

CORPORATE ACCOUNTS DEPARTMENT

21, Netaji Subhas Road, Kolkata - 700 001 (INDIA)

Phone : (91) (33) 2222-5704 / 5654

Fax : (91) (33) 2222 5292

CIN : L15492WB1924GOI004835

To

Mr. Mitilesh Jha

General Manager

A.TREDS Ltd/ Invoicemart

11th Floor, A3, Ashar IT Park,

Wagle Industrial Estate, Thane (W) – 400 604

Sub: Trade Receivable Discounting System (TReDS) facility for MSME sellers through Invoicemart

Dear Sir

We are glad to join Invoicemart and facilitate payment to our MSME suppliers through TReDS. Pursuant to Balmer Lawrie & Co Ltd entering into an arrangement with Invoicemart (www.invoicemart.com) - a RBI licensed Trade Receivables Discounting System (TReDS) platform, we are now sharing our list of MSME vendors (**Annexure I**) and their contact details. We authorize you to contact each of them and enable them get registered on your platform.

We note that, other than instant payment through TReDS, MSME suppliers would have following benefits:

1. Nil collateral
2. Nil recourse on MSME seller
3. Low cost of finance
4. One time registration with simple documentation
5. No separate account opening formalities to be done

We are confident that registering on your platform would immensely benefit our MSME suppliers.

We look forward to a mutually beneficial relationship and happy to contribute to this joint initiative of Government of India and RBI aimed at achieving financial inclusion in India through use of digital technology.

We authorize Invoicemart representative(s) to carry a copy of this letter when they visit the MSME seller's premises for on-boarding/registration on Invoicemart. In case of any queries, regarding this letter, the MSME seller can contact Balmer Lawrie & Co Ltd via email at rangarajan.s@balmerlawrie.com or call Ms Sumitra Bhattacharyya at 033-22225284 .

Thanks & Regards,

Saurav Dutta

Associate Vice President (Finance)

Balmer Lawrie and Co Ltd.