

## COMMON TERMS OF ISSUE

Issuer Name	Abans Finance Private Limited
Instrument	Secured, Unlisted, Unrated, Redeemable, Non Convertible Debentures
Product Code	<b>ABANS/NCD/20-21/ Series 6</b>
Face Value	Rs. 1,00,000/- (Rupees One Lakh)
Issue Size	Rs. 2,43,00,000/- (Rupees Two Crores Forty three lakhs only) with right to retain over subscription, on Private Placement basis subject to necessary approvals/certifications. The amount of Over Subscription to be retained and basis of allotment shall be decided by the Board.
Issue Opening Date	<b>August 20, 2020</b>
Issue Closing Date	<b>August 20, 2021</b> The Issue Closing Date may be deferred, at the sole discretion of the Issuer, to a date falling not later than 07 (seven) working days from the date mentioned herein. The change in Issue Closing Date shall be communicated to the investors in the Letter of Allotment.
Pay-in-Date	<b>August 20, 2020</b> The Pay-in-Date may be deferred, at the sole discretion of the Issuer, to a date falling not later than 07 (seven) working days from the date mentioned herein. The change in Pay-in-Date shall be communicated to the investors in the Letter of Allotment.
Deemed Date of Allotment	<b>August 20, 2020</b> The Deemed Date of Allotment may be deferred, at the sole discretion of the Issuer, to a date falling not later than 07 (seven) working days from the date mentioned herein. The change in Deemed Date of Allotment shall be communicated to the investors in the Letter of Allotment.
Coupon Payout	Coupon, if any (applicable), will be paid on the Face Value of the Debentures and will be paid on quarterly basis
Redemption Value	Face Value
Record Date	The record date should be 7 working days prior to the redemption date
Issuance	DEMATERIALIZED form
Call Option	None, except in case of Early Redemption Option
Put Option	None
Depository	NSDL and CDSL
Security	The debentures shall be secured by way of : a first ranking and exclusive charge on the receivables and / or other movable tangible assets of the Company specifically identified in the Deed of Hypothecation, to the extent of 1.00 time of the principal amounts of the debentures outstanding at any point of time including outstanding interest payable thereon.
Trustee	<b>Beacon Trusteeship Limited</b>
Settlement	Cheque / pay order will be dispatched by courier or registered post at the address provided in the Application Form / at the address as subsequently notified to the Issuer in writing by Debenture-holder(s) or at the address on the Depository's record. Where applicable, settlement will be effected by account to account transfer vide Reserve Bank of India's Real Time Gross Settlement System.
Business Convention	Day If any of the date(s), including Redemption Date or the Record Date, as defined in the disclosure document fall on a Sunday or a public holiday, the next working day shall be considered as the effective date.

**Abans Finance Pvt. Ltd.**

36/37/38A, Nariman Bhavan, Backbay Reclamation, Nariman Point, Mumbai-400021.

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Early Redemption Option	<p>The Company has an option to redeem the Debentures (“Early Redemption Option”), to be exercised by the Company any time after the Deemed Date of Allotment on occurrence of any one or more than one of the following events- “Issuer Tax Change Event” and/or “Change in Law” and/or “Force Majeure Event” and/or “Hedging Disruption Event” and/or “Market Suspension Event” and/or “Increased Cost of Hedging” and/or “Reference Index Modification Event”</p> <p>Further, notwithstanding anything contained in this Disclosure Document, the Company shall not be liable for any failure to perform any of its obligations under this Disclosure Document, if the performance is prevented, hindered or delayed by any one or more of the events mentioned above, its obligations shall be terminated with immediate effect. The decision of the Company about the occurrence of the events mentioned above shall be final and binding in respect of all Debenture Holders.</p> <p>Intimation to Investor:</p> <p>If the Company opts to redeem the Debentures on occurrence of the events mentioned above, it shall intimate the investor within reasonable time period from the occurrence of any of the events mentioned above that it has exercised the Early Redemption Option.</p> <p>Early Redemption Option Exercise Date:</p> <p>The third Business Day from the date of Early Redemption Option intimation to the Debenture Holder Redemption Proceeds.</p>
Premature Exit	<p>Premature Exit would not be available once the NCDs are issued. The Investor may choose to sell the NCDs to a third Party.</p>

***Company reserves the right to change the issue closing date and in such an event, the Deemed date of allotment may also be revised by the Company at its sole and absolute discretion. In the event of any change in the above issue dates, the investors shall be intimated of the revised schedule by the Company.***

**SPECIFIC TERMS OF ISSUE – SERIES 6**

Series Type	Series 6
Product Name	<b>13% Fixed Coupon</b>
Tenor In Days	370 Days from the Deemed Date of Allotment
Issue Size	243 (Two Hundred Forty Three) Debentures bearing face value of Rs. 1,00,000/- each amounting to Rs. 2,43,00,000/- (Rupees Two Crores Forty three lakhs only)
Minimum Application Size	5 (Five) Debentures bearing face value of Rs. 1,00,000/- each and in multiples of 1 Debenture(s) thereafter
Face Value	Rs. 1,00,000/- (Rupees One Lakh only)
Issue Price	Rs. 1,00,000/- (Rupees One Lakh only)
Coupon Rate and frequency of payment	13% Fixed coupon payable quarterly on 19-Nov-2020, 19-Feb-2021, 19-May-2021 and 25-Aug-2021.
Redemption Date	<b>August 25, 2021</b> The Redemption Date may be deferred, at the sole discretion of the Issuer, to a date falling not later than 07 (seven) working days from the date mentioned herein. The change in Redemption Date shall be communicated to the investors in the Letter of Allotment.
Security	The debentures shall be secured by way of a first ranking and exclusive charge on the receivables and / or other movable tangible assets of the Company specifically identified in the Deed of Hypothecation, to the extent of 1.00 time of the principal amounts of the debentures outstanding at any point of time including outstanding interest payable thereon.





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