

CRISIL Rated ISO Certified NBFC, Reg. by RBI, Reg. No. 8-07.00437*

ICL Fincorp Limited

(Formerly known as Irinjalakuda Credits & Leasing Company Limited) CIN: U65191TN1991PLC021815

ICL FINCORP LIMITED Term Sheet

Securities to be issued

Security Name		13 months NCD (Series I)		24 months NCD	36 months NCD	65 months NCD	65 months NCD		
				(Series II)	(Series III)	(Series IV)			
Issuer		ICL Fine	corp Limited	-		· · · · · · · · · · · · · · · · · · ·			
Type of Instrument Nor		Non-Con	Non-Convertible Debentures						
Nature of Instrument		Secured							
Mode of Issue		Private Placement							
Rating of the Instrument		ACUITE BB+ 27/07/2018							
Issue Size		18905000 (Series I)		17154000(Series II)	Series II) 14564000(Series III)		10320000(Series IV)		
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Option to retain oversubscription		NIL		<u>, :</u>	•				
(Amount)									
Objects of the Issue		The proceeds of the issue will be used for capital expenditure / Working capital and not be used for investments in equity/capital market, speculative activity, acquisition of land, real estate purpose, acquisitions and on-lending							
Details of the utilization of the proceeds		The proceeds of the issue will be used for capital expenditure / Working capital and no be used for investments in equity/capital market, speculative activity, acquisition cland, real estate purpose, acquisitions and on-lending							
			land real es	tate nurnose acquisitions	and on-lending	•			
	(Sarias	n.				(Sarias			
	(Series) Monthl		(Series	II)	(Series III)	(Series Cumu	· IV)		
	Monthl	f) y scheme: -11.50%	(Series	II) ly scheme:		(Series Cumu schem	s IV) lativo		
	Monthl General	y scheme:	(Series Month General	II) ly scheme:	(Series III) Monthly scheme:	Cumu schem	s IV) lative e – (
	Monthl General Senior (y scheme: -11.50%	(Series Month General	II) ly scheme: -12%	(Series III) Monthly scheme: General -12.25%	Cumu schem	s IV) lative e – (
	Monthly General Senior (Cumula	y scheme: -11.50% Citizen-12.0	(Series Month General 00% Senior (ne: Cumul	II) ly scheme: 1-12% Citizen-12.5%	(Series III) Monthly scheme: General -12.25% Senior Citizen-12.75%	Cumu schem month	s IV) lative e – (
	Monthly General Senior C Cumula General	y scheme: -11.50% Citizen-12.0 ative Schem	(Series Month General Senior (Cumul General	II) ly scheme: 1-12% Citizen-12.5% ative Scheme:	(Series III) Monthly scheme: General -12.25% Senior Citizen-12.75% Cumulative Scheme:	Cumu schem month Genera 13.66%	s IV) lative e – 6 s al- 6		
	Monthly General Senior (Cumula General Senior c	y scheme: -11.50% Citizen-12.0 tive Scher -12.00% citizen-12.5	(Series Month) General Oo% Senior (Cumul General Oo% Senior (II) ly scheme: 1-12% Citizen-12.5% ative Scheme: 1-12.50%	(Series III) Monthly scheme: General -12.25% Senior Citizen-12.75% Cumulative Scheme: General-12.75%	Cumu schem month Genera 13.66% Senior	s IV) lative e – 6 ls l- citize		
Coupon Rate Coupon payment frequency	Monthly General Senior C Cumula General Senior c	y scheme: -11.50% Citizen-12.0 tive Scher -12.00% citizen-12.5	(Series Month General Oo% Senior (Cumul General Oo% Senior (Cumul Month	II) ly scheme: 1-12% Citizen-12.5% ative Scheme: 1-12.50% Citizen-13.00% lly & Annual	(Series III) Monthly scheme: General -12.25% Senior Citizen-12.75% Cumulative Scheme: General-12.75% Senior Citizen-13.25% Monthly & Annual Monthly scheme:	Cumul scheme month Genera 13.66% Senior -13.666 Annua	s IV) lative e - 6 s ul- citize %		
Coupon Rate Coupon payment frequency	Monthly General Senior C Cumula General Senior c Monthly	y scheme: -11.50% Citizen-12.0 tive Scher- -12.00% citizen-12.5	(Series Month General Oo% Senior (Cumul General General Oo% Senior (Cumul General	II) ly scheme: 1-12% Citizen-12.5% ative Scheme: 1-12.50% Citizen-13.00% lly & Annual ly scheme: 1019, 08-09-2019, 08-10	(Series III) Monthly scheme: General -12.25% Senior Citizen-12.75% Cumulative Scheme: General-12.75% Senior Citizen-13.25% Monthly & Annual Monthly scheme: -08-08-2019 , 08-09-	Cumu schem month Genera 13.66% Senior -13.666 Annua	s IV) lative e - 6 s al- 6 citize %		
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Coupon Rate Coupon payment frequency	Monthly General Senior C Cumula General Senior c Monthly Monthly 08-08-20 2019,0	y scheme: -11.50% Citizen-12.0 tive Scheme- -12.00% citizen-12.5 A Annual y scheme: 019,08-09 8-10-2019	(Series Month General Oo% Senior (Cumul Gene	II) ly scheme: 1-12% Citizen-12.5% ative Scheme: 1-12.50% Citizen-13.00% Ally & Annual ly scheme: 2019, 08-09-2019, 08-10 08-11-2019, 08-12-2019 2020, 08-02-2020, 08-03 08-04-2020, 08-05-2020	(Series III) Monthly scheme: General -12.25% Senior Citizen-12.75% Cumulative Scheme: General-12.75% Senior Citizen-13.25% Monthly & Annual Monthly scheme: -08-08-2019 , 08-09-2010-2019 , 08-01-2020 2019 , 08-01-2020	Cumu schem month Genera 13.66% Senior -13.666 Annua 08.12 2019, 08- 9, 08-12- , 08-02-	s IV) lative e - 6 s al- 6 citize %		
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		08.07.2021	2021 , 08-03-2021 , 08-04	
			2021 , 08-05-2021 , 08-06	
			2021 , 08-07-2021 , 08-08	
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		İ	2021 , 08-11-2021 , 08-12	
			2021 , 08-01-2022 , 08-02	
			2022 , 08-03-2022 , 08-04	
			2022 , 08-05-2022 , 08-06	
			2022 , 08-07-2022	
			Cumulative Scheme:	
	1		08.07.2022	-
Coupon Type	Fixed (Series I)	Fixed (Series II)	Fixed (Series III)	Fixed (Series IV)
Tenor		24 months from the date of allotment (Series II)	36 months from the date of allotment (Series III)	65 months from the date of allotment
				(Series IV)
Redemption Date	08.08.2020 (Series I)	08.07.2021 (Series II)	08.07.2022 (Series III)	08.12.2024 (Series IV)
Issue Price	Rs, 1000 per Debenture	Rs. 1000 per Debenture (Series	Rs. 1000 per Debenture (Series	
13540 11100	(Series I)	II)	III)	Rs, 1000 per Debenture (Series IV)
Put Option date	08.07.2020 (Series I)	08.07.2020 (Series II)	08.07.2020 (Series III)	08.07.2020 (Series IV)
Put Notification Time	15.06.2020 (Series I)	08.06.2021 (Series II)	08.06.2022 (Series III)	08.11.2024 (Series IV)
Face Value	Rs, 1000 per Debenture (Series I)	Rs. 1000 per Debenture (Series II)	Rs. 1000 per Debenture (Series III)	Rs, 1000 per Debenture (Series IV)
Deemed date of allotment	08.07.2019	08.07.2019	08.07.2019	08.07.2019
Mode of issuance	Only in Dematerialized	form	<u> </u>	<u> </u>
Settlement	Payment of interest and	principal will be made by way of (Cheque / DD / Electronic mode.	7 *
	NSDL / CDSL			
Business Day	If any of the interest pay	ment or principal repayment dates	s is a Saturday, Sunday, a holiday o	or unscheduled
Convention	non-business day in Mu	mbai, interest will be payable on t	the next succeeding business day it	n Mumbai and
	sname the interest / pri	ncipal payment date. Such paymen	nt on the next working day would	not constitute
	non-payment on due date	e and no additional payment will b	e made for such	
Record Date	3 Days prior to	each Coupon Payment /Redemption	on Date.	
Event of Defaults	(ii) Default in p	payment of any other monies inclu	of interest/principal owing upon the ding costs, charges and	Debentures,
		red by the Trustees.		
Debenture Trustee	Kunnatheri Palla	athmadam Satheesan Pallath Mada	mNellai, Thrissur, 680305, Kerala	<u>.</u>

Signature

Name : Managing Director :08/07/2019 Designation

Date