

**SUMMARY TERM SHEET:**

Issuer	SMARTCIRQLS INFOTECH PRIVATE LIMITED
Issue Size	Rs. 1 Crore ("the Issue")
Objects of the Issue	For general corporate purpose and to meet working capital requirement of the company.
Instrument	Unsecured Non-Convertible Debenture
Nature and status of Debentures	Unsecured Non-Convertible Debenture
Issuance Mode	Demat Mode
Convertibility	Non- Convertible
Trading Mode	Not Applicable
Credit Rating	Not Applicable
Face Value	Rs 1000/-
Premium/ Discount on Issue	Nil
Issue Price	Rs 1000/-
Premium/ Discount on redemption	Nil
Maturity	After 10 years of issuance
Redemption/ Maturity Date	April 1, 2029
Lock In maturity	One year from the date of issuance the NCD cannot be matured
Minimum Application	Rs 1,00,000/-
Put Option	Not Applicable
Call Option	After 1 Year



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Call Option Price	Not Applicable
Call Notification Time	Not Applicable
Coupon Rate	0%
Step Up/ Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	Not Applicable
Coupon / Interest Payment Date	Not Applicable
Coupon Type	Not Applicable
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	Not Applicable
Default Interest Rate	Not Applicable
Day Count Basis	Not Applicable
Interest on Application Money	Not Applicable
Listing	NCD would not be listed on any of the stock exchanges
Trustees	Not Applicable
Depository	NSDL
Registrars	Link in Time Private Limited
Settlement	Not Applicable
Business Day Convention	Not Applicable



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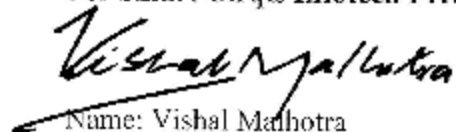
Record Date	Not Applicable
Payment Mode	Payments shall be made by way of RTGS Bank Details are as follows : Smart Cirqls Infotech Private Limited Bank Name - IDFC First Bank Account Number - 10038320604 IFSC Code - IDFB0040106
Eligible Investors	1) Individuals
Non-Eligible classes of Investors	a) Overseas Corporate Bodies; b) Foreign Nationals; c) Non-Resident Indians; d) Persons resident outside India; e) Minors without a guardian name; f) Any person /corporate other than Eligible Investors mentioned above g) Person ineligible to contract under applicable statutory/ regulatory requirements
Transaction Documents	Board Resolution
Conditions precedent to subscription of Bonds	Not applicable
Conditions subsequent to subscription of Bonds	Not applicable



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Cross Default	Not applicable
Role and Responsibilities of Trustees	Not applicable
Governing Law and Jurisdiction	NCD's are governed by and shall be construed in accordance with the existing laws of India. Any dispute arising thereof shall be subject to the jurisdiction of district courts of Mumbai
Additional Covenants	Allotment of NCD: The Company shall allot the NCD within 60 days from the date of receipt of the application money
Applicable RBI Guidelines	Not applicable
Prohibition on Purchase/ Funding of DEBENTURES	NA
Issue Opening Date	16-10-2019
Issue Closing Date	26-10-2019
Pay In Dates	25-10-2019
Date of Allotment	26-10-2019

For Smart Cirqls Infotech Private Limited



Name: Vishal Mahotra

Designation: Director

