

CIN: U65921KL1987PLC004810

Registered Office:

Door No.III/105 Opp. Nattika Firka Co-op. Rural Bank Near Chanthappadi Jn., Valapad P.O. Thrissur, Kerala - 680 567

Phone: 0487 - 2393399 Email: mail@maafin.in Website: www.maafin.in

Issue of Secured, Redeemable, Non-Convertible Debentures (NCDs) under Private placement

Broad terms of Issue for MAAFIN-February 1 - 2020 Monthly series 12%

Sl. No	Particulars	Issue terms
1	Issue Size	Rs 10000000
2	Face value of each security	Rs 1000
3	Issue Opening Date	05-FEB-2020
4	Allotment date	06-FEB-2020
5	Tenure of securities	84 months(7 years)
6	Redemption date	06-FEB-2027
7	Interest Rate:	12.00%
8	Interest Payment Frequency	6th of every month starting from March 6th 2020
9	Interest on application money	Interest on application money will be paid within 30 (thirty) days from the date of allotment
10	Put option	Put option can be exercised after one year from the date of allotment and interest will be reduced in such case as explained below: If NCD is settled after 1 year and before 3 year interest rate will reduce 1.5%, if NCD settled after 3 year and before 5 year interest rate will reduce 1%, if NCD settled after 5 year and before 7 year interest rate will reduce 0.50%
11	Call option	Call option can be exercised by the company at any time after one year from the date of allotment. ie 06-FEB-2021
12	Loan against NCD	No loan will be available against the NCDs

