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**Fincorp Limited**

## **Summary Term Sheet**

Securities to be issued and dematerialised under current document:

Security Name	2018-19/F Interest Rate: 11.5%
Issuer	TATTVA FINCORP LIMITED
Type of Instrument	Secured, Redeemable Non Convertible Debentures (the "Debentures")
Nature of Instrument	Secured, Redeemable and Non Convertible
Seniority	Pari passu with all secured facilities
Mode of Issue	Private Placement
Eligible Investors	Private individuals who have expressed interest to invest in debentures
Listing(Including name of stock Exchange(s) where it will be listed and timeline for listing)	NA as issuer is unlisted
Rating of the Instrument	Unrated, NA
Issue Size	7,75,000.00 (0.0775 cr)
Option to retain oversubscription (Amount)	NA
Objects of the Issue	The proceeds of the issue will be used for Business purpose.
Details of the utilization of the proceeds	The proceeds of the issue will be used for Business purpose.

Corporate Office: Second Floor, Prasad Arcade, Opp. CMI Devamatha Provincial House, Shoranur Road, Patturaikkal, Thrissur - 680022

Registered Office: F1, First Floor, Balaji Castle, No.11, Father Randy Street, R S Puram, Coimbatore - 641002

(Formerly known as ESAF Enterprise Development Finance Limited, CIN: U65921T21996PLC007015)

Phone: 048 77 11 00 00  
info@tattvafincorp.com

Coupon Rate	11.5%
Step Up/Step Down Coupon Rate	NA
Coupon payment frequency	YEAR END
Coupon payment dates	12.12.2019
Coupon Type	Fixed
Coupon Reset Process (Including rates, spread, effective date, interest rate cap and floor etc.)	NA
Day Count Basis	Actual
Interest on Application Money	At coupon rate
Default Interest Rate	In case of default in payment of interest and/or principal redemption on the due dates, Company will give extra interest
Tenor	01 YEAR FROM THE DATE OF ALLOTMENT
Redemption Date	12.12.2019
Redemption Amount	Rs 8,64,125.00
Redemption premium/Discount	NA
Issue Price	Rs, 1,000 per Debenture
Discount at which security is issued and the effective yield as a result of such a discount	NA
Put Option date	NA
Put Option price	NA
Call Option Date	NA
Call Option Price	NA
Put Notification Time	NA
Call Notification Time	NA
Face Value	Rs 1,000 per debenture
Minimum Application	20 Debenture of Rs.1,000 each and in multiple of 100 thereafter

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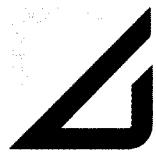
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Issue Timing#:	
Issue Opening Date	27.11.2018
Issue Closing Date	12.12.2018
Pay – in –	12.12.2018
DateDeemed Date of Allotment	12.12.2018
Mode of issuance	Private Placement
Mode of Trading	NA
Settlement	Payment of interest and principal will be made by way of Cheque / DD / Electronic mode.
Depository	NSDL / CDSL
Business Day Convention	If any of the interest payment or principal repayment dates is a Saturday, Sunday, a holiday or unscheduled non-business day in Kerala & TN, interest will be payable on the next succeeding business day in Kerala & TN and shall be the interest / principal payment date.  Such payment on the next working day would not constitute non-payment on due date and no additional payment will be made for such day(s).
Record Date	12.12.2019
Security	Secured, Redeemable and Non convertible debentures
Debenture Documents	Scheme of issue, Application form, Applicants' List, Allotment and List of Allottees
Conditions Precedent to Disbursement	Approval by Board of Directors
Conditions Subsequent to Disbursement	Filing of forms with RoC
	(i) Default in payment of monies due in respect of interest/principal owing upon the Debentures;

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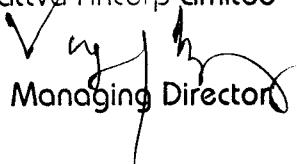
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Event of Defaults	
Debenture Trustee	Adv Praveen Mohan V, Vellatte House, Kannapuram, Chettupuzha PO, Thrissur, Kerala- 680012
Role and Responsibilities of Debenture Trustee	<p>The Company has appointed Adv Praveen Mohan V as Debenture Trustees for the holders of the Debentures (hereinafter referred to as 'Trustees'). The Company will enter into a Trustee Agreement/Trust Deed, inter-alia, specifying the powers, authorities and obligations of the Company and the Trustees in respect of the Debentures.</p> <p>The Debenture holders shall, without any further act or deed, be deemed to have irrevocably given their consent to and authorized the Trustees or any of their Agents or authorized officials to do, inter alia, all such acts, deeds and things necessary in respect of the Debentures being offered in terms of this Disclosure Document. All rights and remedies under the Debenture Trust Deed shall rest in and be exercised by the Trustees without having it referred to the Debenture holders.</p>
Governing Law	The Debentures and documentation will be governed by and construed in accordance with the laws of Indian and the parties submit to the non-exclusive jurisdiction in Thrissur

For Tattva Fincorp Limited  
  
 Managing Director

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