



**Tattva**  
Fincorp Limited

**SUMMARY TERM SHEET**

Securities to be issued and dematerialised under current document

|  |   |
|--|---|
| Security Name  | 2020-21/G   |
|  | Interest Rate: 12.50%   |
| Issuer Name  | TATTVA FINCORP LIMITED  |
| Type of Instrument   | 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 the name of stock exchanges where it will be listed and timeline for listing   | NA  |
| Rating of instrument   | Unrated   |
| Issue Size   | Rs. 41,00,000/- (0.41 Cr)   |
| Opinion to retain oversubscription (Amount)  | NA  |
| Objects of the issue   | The proceeds of the business will be utilised for business purpose.     |
| Details of the utilisation of the proceeds   | The proceeds of the business will be utilised for business purpose.     |
| Coupon Rate  | 12.50%  |
| Step Up and Step Down Coupon rate  | NA  |
| Coupon payment frequency   | Monthly   |
| Coupon payment dates   | Last working day of every month starting from 30.11.2020                |
| Coupon type  | Fixed   |
| Coupon reset process (including rates, spread, effective date, interest rate cap and floor etc.) | NA  |



Corporate Office : Second Floor, Prasad Arcade, Opp. CMI Devamatha Provincial House, Shoranur Road, Patturakkal, 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: U65921TZ1996PLC007015)

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|   |  |
|---|--|
| Day count basis   | Actual   |
| Interest Application money  | At coupon rate   |
| Default interest rate   | In case of default in payment of interest/principal redemption on due dates, the Company is liable to penal provisions |
| Tenure  | 05 years from the date of allotment  |
| Redemption date   | 25.11.2025   |
| Redemption amount   | Rs.41,00,000/-   |
| Redemption premium/discount   | NA   |
| Issue Price   | Rs 1,000/-   |
| Discount at which security is issued and effective yield as a result of such 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 money   | Rs 1,00,000/-  |
| Issue timings:  |  |
| Issue opening date  | : 05.11.2020   |
| Issue closing date  | : 25.11.2020   |
| Pay in date   | : 25.11.2020   |
| Deemed date of allotment  | : 25.11.2020   |
| Mode of issuance  | Private placement  |





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| Mode of training                                | NA   |
| Settlement                                      | Payment of interest and principal will be made by way of cheque/DD/Electronic mode   |
| Depositories                                    | NSDL / CDSL  |
| Business day convention                         | If the principal/interest payment day falls on Saturday, Sunday, a holiday or unscheduled non business day in Kerala/TN, the payment will be payable on the next succeeding business day and such payment will not constitute as non-payment on due date and no additional payment will be taken for such payment.   |
| Record date                                     | : 25.11.2025   |
| Security  | Secured, redeemable and non-convertible  |
| Debenture documents                             | Scheme of issue, Offer letter & Application forms, Applicants' list and allottee list  |
| Condition precedent to disbursement             | Approval by Board of Directors   |
| Conditions subsequent to disbursement           | Filing of forms with Registrar of Companies  |
| Event of defaults                               | Default in payment of money due in respect of interest/principal owing upon the debentures   |
| Debenture Trustee                               | Adv Praveen Mohan V<br>Vellatte House, Kannapuram, Chettupuzha PO, Thrissur, Kerala - 680012   |
| Role and responsibilities of debenture trustees | <p>The Company has appointed Adv Praveen Mohan V as debenture trustee and has entered into Trust agreement specifying the powers, authorities and obligations of the Company and Debenture Trustee with regard to the issued debentures.</p> <p>The debenture holders shall without any further act or deed, be deemed to have given their consent to and authorised the Trustee to do inter alia all such acts and deeds that may deem necessary in respect of debentures being offered under the subject scheme.</p> |



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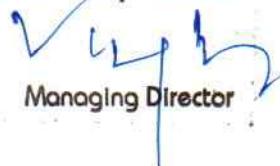
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|---------------|---|
|               | All rights and remedies under the debenture trust deed shall rest in and be exercised by the Trustee without having it referred to debenture holders.                 |
| Governing Law | Issue and allotment of debentures will be governed and construed in accordance with the Indian Laws and parties submit to the non exclusive jurisdiction in Thrissur. |

For Tattva Fincorp Limited

  
Managing Director



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