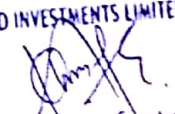


SUMMARY TERM SHEET

Security Name	A-1 Monthly- 12.00%	A-1 Annually – 12.50%	A-1 –Doubling – on maturity
Issuer	Maxvalue Credits and Investments Limited		
Type of Instrument	Rated Listed Unsecured Redeemable Non- Convertible Debentures (the “Debentures”)		
Nature of Instrument	secured		
Seniority			
Mode of Issue	Private Placement		
Eligible Investors	Individual Investors to whom the company offered securities through private Placement.		
Rating of the Instrument	Not rated		
Issue Size	Rs.13,73,00,000	Rs.3,21,00,000	Rs. 1,77,00,000
Option to retain oversubscription (Amount)	NIL		
Objects of the Issue	For working Capital Requirement.		
Details of the utilization of the proceeds	Deployment in business activities of the Company in onward lending in loan and also for general administrative purpose.		
Coupon Rate	12% p.m. (Series A-1 Monthly)	12.50% p.a. (Series A-1 Annually)	14.8699%(Series A-1 Doubling)
Step Up/Step Down Coupon Rate	N.A.	N.A.	N A
Coupon payment frequency	Monthly (Series A-1 Monthly)	Annual (Series A-1 Annually)	On Maturity (Series A-1 Doubling)
Coupon payment dates	Exactly every month on the date of allotment	Exactly every year on the date of allotment.	On maturity
Coupon Type	Fixed	Fixed	Fixed
Coupon Reset Process (Including rates, spread, effective date, interest rate cap and floor etc.)	NA	NA	NA

Interest on Application Money	At coupon rate	At coupon rate	At coupon Rate
Default Interest Rate	NA		
Tenor	60 Months	60 Months	60 Months
Redemption Date	27.02.2024	27.02.2024	27.02.2024
Redemption Amount	Rs. 73,00,000/-	Rs.0	3,54,00,000/-
Redemption premium/Discount	NIL	NIL	Nil
Issue Price	Rs. 1000 per Debenture (A-1 Monthly)	Rs. 1000 per Debenture (A1 Annually)	Rs. 1000 per Debenture (A-1 Doubling)
Discount at which security is issued and the effective yield as a result of such a discount	N.A.	N.A.	N.A.
Put Option date	N.A	N.A	N.A
Put Option price	N.A	N.A	N.A
Call Option Date	N.A.	N.A.	N.A.
Call Option Price	N.A.	N.A.	N.A.
Put Notification Time	N.A.	N.A.	N.A.
Call Notification Time	N.A.	N.A.	N.A.
Face Value	Rs. 1000 per Debenture (Series A-1 Monthly)	Rs. 1000 per Debenture (Series A-1 Annually)	Rs. 1000 per Debenture (Series A-1 Doubling)
Minimum Application	N.A		
Mode of issuance	Only in Dematerialized form		
Mode of Transaction	Only in Dematerialized form		
Settlement	Payment of Interest and principal will be made by way of Cheque/DD/ Electronic mode.		
Depository	NSDL / CDSL		
Record Date	27.02.2024		
Security	secured		

For MAXVALUE CREDITS AND INVESTMENTS LIMITED


 Akhil B Vijay - Company Secretary
 M. No: 47027