

**BRD SECURITIES LIMITED**

Corporate Office : Thrissur Road,
Kunnamkulam, Thrissur - 680 503
CIN : U67120KL1993PLC007022

Phone : 04885 - 228500 (5Lines)

Fax : 04885 - 226144

Web : www.brdgroup.net

e-mail : info@brdgroup.net

Term Sheet: BT Series**Present issue size:**

27,500 (Nos.) of Secured Redeemable Non- Convertible Debentures of Rs.1,000/- each aggregating to Rs. 2,75,00,000 (Rupees Two Crores and Seventy Five Lakhs Only) with an option to retain over subscription up to 30,000/- NCDs of Rs.1,000/- each aggregating to Rs.300 lakhs (The overall issue size).

Present issue Structure:

Present issue will be opening on 8th Day of November, 2019. The offer letter will be valid till 50 days from the date of its issue or on closure of the issue whichever is earlier. The company reserves the right to cancel the issue or to close the issue at any time before the validity period mentioned here.

The issue of NCD will be guided by the relevant circulars issued by the Reserve Bank of India (RBI) from time to time.

Kinds of securities offered (i.e. whether share or debenture) and class of security:

Secured Redeemable Non-convertible Debentures.

Price at which the security is being offered including the premium, if any, along with justification of the price:

Rs.1000 per Debenture (Face value is Rs.1000 per Debenture).

Name and address of the valuer who performed valuation of the security offered:

Not applicable as the offer is for the issue of debt instrument in the form of Secured Redeemable Non convertible Debentures.

Minimum Subscription:

Each applications shall be for a minimum of 100 NCDs of Rs.1,000/- aggregating to Rs 1,00,000/- only and in Multiples of Rs.1,000/- (1 NCD) thereafter.

Terms of raising of securities:

Sl No.	Scheme	Tenure	Coupon Rate Monthly	Coupon Rate Annual	Additional Interest rates (Monthly/Annual)
1	Scheme 1	36 months	11.00%	NA	No additional interest

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Regd. Office : Door No.XIII/436, A2, I FLOOR, BETHANY COMPLEX, KUNNAMKULAM, THRISSUR - 680503.

2	Scheme 2	48 months	11.00%	11.50%	Additional 1% hike for first 2 years for monthly and annual scheme
3	Scheme 3	50 months	11.50%	N.A	Additional 1% hike for first 2 years for monthly scheme
4	Scheme 4	54 months	12.00%	N.A	Additional 1% hike for first 2 years for monthly scheme

Minimum lock-in period – 366 days

Mode of payment and repayment –

Interest payment:- Interest will accrue from the date of realization of Cheque (Local or Outstation).

Repayment:- Repayment shall be made by account payee cheque or credited to the bank account of the debenture holder as the case may be. In case of joint holding the payment by cheque or deposit to bank account, as the case may be, shall be made to the debenture holder whose name appears first in the register.

Call and Put Option:

- A. Call option: Company reserve the right to exercise a call option on the NCDs after a period of 12 months from the date /deemed date of its allotment and before its scheduled redemption. In case of call option exercised by the company, the rate of interest on premature closing after 1 year will be the coupon rate applicable for the scheme opted.
- B. Put Option: The NCD holders may exercise a put option of the NCDs before its maturity but after the expiry of 12 months from the date of allotment of Debentures. In case of put option exercised by the NCD Holder, the rate of interest on premature closing after 1 year will be 9% (for monthly option) and 9.5% (for annual option) respectively.

Loan against NCDs, premature closure.

The company will not sanction loans against NCDs issue in pursuance of this offer letter.

Income Tax

Income Tax at appropriate rates will be deducted at source according to the provisions of law in force at the time of payment, unless prescribed documentary evidence like form 15H/G is filed. Interest on Cumulative Income Scheme will be pro-rated in each financial year” and T.D.S (Wherever applicable) would apply on interest accrued.



Deemed date of allotment:

The deemed date of allotment of NCD will be the date on which the Board of Directors is deemed to have approved the allotment of NCD's. All the benefits under the NCD's including payment of interest will accrue to the NCD Holders from the deemed date of allotment. The actual allotment may occur on a date other than the deemed date of allotment.

Purposes and objects of the offer

The funds raised through this Issue will be utilized for our business operations.

Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects: NIL

Principle terms of assets charged as security, if applicable

The debentures shall be secured by hypothecation of loans and advances receivable both present and future.

Rights of The Debenture Holders:

The NCD Holders will not be entitled to any of the rights and privileges available to equity/or preference shareholders of the company

Debenture trustee:

As per Companies Act, 2013, Mr. R Sreenivasan and Mrs. Liji Jimmy T are appointed as trustees for the debentures and their consent obtained for the concerned debenture issue.

Place: Kunnamkulam

Date: 08-11-2019

For M/s BRD Securities Limited



William Varghese Chungath Cheru
(Managing Director - 00074708)

