



CHEMMANUR

Credits and Investments Limited

Regd. & Corporate Office:
Round South, Thrissur, Kerala – 680 001
Tel: 0487-3041200, 2424010
E-mail: mail@chemmanurcredits.com
www.chemmanurcredits.com
CIN: U65923KL2008PLC023560

Summary Term Sheet

1	Name Of the company	Chemmanur Credits and Investments Limited
2	Address	Mangalodhayam Building, Round South, Thrissur - 680001
3	Telephone	0487 – 3041200
4	Email Id	mail@chemmanurcredits.com
5	Web site	www.chemmanurcredits.com
6	Date of incorporation of the company	16/12/2008
7	Business carried on by the company and its subsidiaries with the details of branches or units, if any ;	The company is engaged in the business of lending money mainly against the security of gold ornaments and to a minor extent unsecured lending including lending under Micro Finance schemes, Business Loan and other fee based activities. Presently the company has 123 branches
8	Brief particular of the management of the company	Company is managed by experienced professionals assisted by experienced staff.
9	Nature of Security	Debentures
10	Nature of Debentures	Fully Secured redeemable Non- Convertible Debentures
11	Face Value of Debentures	Rs 1000/- each
12	Tenure	Monthly Interest Scheme – 366 days Monthly Interest Scheme - 2 Years Compounding Scheme - 2 Years Monthly Interest Scheme – 3 Years
13	Redemption	Bullet payment at part at the end of the tenure; 366 days , 24 months ,36 months
14	Allotment Date	22/05/2020
15	Interest Rate	11% to 11.50 %
16	Interest on application money	11% to 11.50 %
17	Application size	Minimum of 20 Debentures of Rs. 1000 each and maximum amount for less than Rs 18,50,000
18	Seniority	Pari passu with all other NCDs
19	Mode of Issue	Private Placement
20	Purposes and objects of the offer	To raise funds for meeting the working capital needs of the company.
21	Issue Size	Rs. 1,85,85,000
22	Option to retain oversubscription (Amount)	NIL



Security Details

Sr. No	Series	Description Of Securities	Coupon Type	Coupon Rate
1	20-21- DEMAT -I	11 % Fully Secured NCD – Monthly Interest	Monthly	11%
2	20-21- DEMAT -II	11.25 % Fully Secured NCD – Monthly Interest	Monthly	11.25%
3	20-21- DEMAT -III	11.25 % Fully Secured NCD – Compounding Interest	Compounding	11.25%
4	20-21- DEMAT -IV	11.50 % Fully Secured NCD – Compounding Interest	Compounding	11.50%

For CHEMMANUR CREDITS AND INVESTMENTS LTD.


Pramod M

Chief Financial Officer

Pramod M.
Chief Financial Officer



Date : 22/05/2020