



**Summary Term Sheet**

1	Name Of the company	Chemmanur Credits and Investments Limited
2	Address	Mangalodhayam Building, Round South, Thrissur - 680001
3	Telephone	0487 – 2424010
4	Email Id	<a href="mailto:mail@chemmanurcredits.com">mail@chemmanurcredits.com</a>
5	Web site	<a href="http://www.chemmanurcredits.com">www.chemmanurcredits.com</a>
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 131 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 Monthly Interest Scheme – 3 Years Compounding Scheme – 3 Years
13	Redemption	Bullet payment at part at the end of the tenure; 366 days, 24 months, 36 months
14	Allotment Date	20.03.2021
15	Interest Rate	11% to 11.50 %
16	Interest on application money	11% to 11.50 %
17	Application size	Minimum of 100 Debentures of Rs. 1000 each and maximum amount for less than Rs 25,00,000
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. 4,85,70,000/-
22	Option to retain oversubscription (Amount)	NIL



**Security Details**

<b>Sr. No</b>	<b>Series</b>	<b>Description Of Securities</b>	<b>Coupon Type</b>	<b>Coupon Rate</b>
1	20-21 DEMAT-XXIV	11 % Fully Secured NCD – Monthly Interest	Monthly	11%
2	20-21 DEMAT-XXV	11.25 % Fully Secured NCD – Monthly Interest	Monthly	11.25%
3	20-21 DEMAT-XXVI	11.50 % Fully Secured NCD – Monthly Interest	Monthly	11.50%
4	20-21 DEMAT-XXVII	11.50 % Fully Secured NCD – Compounding	Compounding	11.50%

For CHEMMANUR CREDITS AND INVESTMENTS LTD.

 Pramod M.

Pramod M.  
Chief Financial Officer

Chief Financial Officer

Date : 20/03/2021

