

DBFS Finance & Leasing (India) Limited



Summary Term Sheet of the issue made under Series 12

PARTICULARS	TERMS	
Issuer/Borrower	DBFS FINANCE AND LEASING (INDIA) LIMITED	
Issue Size	Rs.4.00 Crores	
Nature of Instrument	Secured, Redeemable, Non-Convertible Debentures	
Security	Pari-passu charge on book debts / receivables of the company both present and future with a minimum asset cover ratio of 1.0 times to be maintained during the entire tenure of the NCD.	
Instrument form	Only in dematerialized form	
Denomination of Instrument/ Face Value of NCD	Debentures shall have a face value of Rs.1,00,000/-	
Minimum Subscription	5 debentures of Rs. 100000/- each	
Put and call option	Yes, available after 24 months from the date of allotment	
Tenure	60 months	
Frequency of Interest Payment	Monthly	Cumulative
Coupon Rate	10.00% p.a	NA
Redemption Amount (Rs.)/ NCD*	100,000.00	1,64,745.00
Effective Yield (per annum)**	10.47%	10.50%
Interest rate (effective yield in case of cumulative scheme) on premature settlement after 24 months	9.00% p.a.	9.50% p.a.
Contribution made by the promoters or directors either as part of the offer or separately in furtherance of such objects	NIL	
Trustees	Messrs Omega Alliance, Advocates & Solicitors MA Towers – II, 72/1292/A5 and 72/1292/A6 Ashoka Road, Kaloore, Kochi – 682 017, India	

For DBFS Finance and Leasing (I) Limited


Johnkutty James
GM & Company Secretary

