

SUMMARY TERM SHEET



Issuer	P.N.R. Housing Limited	HOUSING
Issue Size	30 Lakhs (30 Nos of NCDs of Rs.1 lakh each)	P.N.R. Housing Ltd 3rd Floor, Viswa Paradise Apartments #23/2, Kalidas Road Ramnagar, Coimbatore - 641 009
Objects of the Issue	For Working Capital	Tel : +91 422 2233289 E-mail : admin@pnrhousing.com
Instrument	Non- Convertible Debentures	Web : www.pnrhousing.com
Nature and status of Bonds	Secured Redeemable Non- Convertible Debentures	
Issuance Mode	De-mat	
Convertibility	Non- Convertible Debentures	
Trading Mode	Online	
Credit Rating	NA	
Face Value	1,00,000 /- per NCD	
Premium/ Discount on Issue	NA	
Issue Price	1,00,000 /- per NCD	
Premium/ Discount on redemption	3 % on the Principal Amount (at the time of Maturity)	
Maturity	Minimum & Maximum period of 2 years from the date of Allotment	
Redemption/ Maturity Date	25.04.2021	
Lock in Period	NA	
Minimum Application	1 No	
Put Option	NA	
Call Option	NA	
Call Option Price	NA	
Call Notification Time	NA	

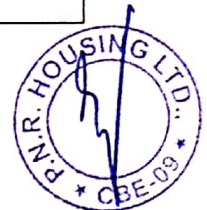


GSTIN : 33AABCP0629A1Z6 CIN : U 51909 TZ 1996 PT 007210



Call Notification Time	NA
Coupon Rate	12 % P.a.
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	On quarterly basis.
Coupon / Interest Payment Date	<p>Quarter Ending June 2019 – on or before 7th July 2019</p> <p>Quarter Ending Sept 2019 – on or before 7th Oct 2019</p> <p>Quarter Ending Dec 2019 – on or before 7th Jan 2020</p> <p>Quarter Ending March 2020 – on or before 7th April 2020</p> <p>Quarter Ending June – 2020 - on or before 7th July 2020</p> <p>Quarter Ending Sep – 2020 - on or before 7th Oct 2020</p> <p>Quarter Ending Dec – 2020 - on or before 7th Jan 2021</p> <p>Quarter Ending March – 2021 - on or before 7th April 2021</p>
Coupon Type	Fixed
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	NA
Default Interest Rate	NA
Day Count Basis	Actual
Interest on Application Money	NA
Listing	NA
Trustee	Mr. P.K. Nagarajan
Depository	NSDL

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PNR
HOUSING

Registrars	Link Intime India Pvt Ltd
Settlement	Any Bank Channel
Business Day Convention	Business days means all day excluding Sundays and public holidays of commercial banks. During the tenor of NCDs, interest/ maturity amount shall be made only on the days when the Banks are working.
Record Date	5 days prior to the date on which interest / Redemption amount is due and payable
Payment Mode	Cheques, Demand Draft, Other Banking Channels
Eligible Investors	Existing shareholders / Body corporates / Friends, Relatives and Associate Directors.
Non-Eligible classes of Investors	--
Transaction Documents	On Electronic Mode.
Conditions precedent to subscription of Bonds	3 of Companies Share Capital and Debentures Rules 2014
Conditions subsequent to subscription of Bonds	As per Offer Document
Cross Default	As provided in the Debenture Trust Deed.
Role and Responsibilities of Trustees	As provided in the Debenture Trust Deed.
Governing Law and Jurisdiction	The governing law and jurisdiction for the purpose of the issue shall be Indian Law at competent courts of jurisdiction in Coimbatore.
Additional Covenants	--

PNR Housing Ltd
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Ramnagar, Coimbatore - 641 009
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Applicable RBI Guidelines	--	 P.N.R. Housing Ltd 3rd Floor, Viswa Paradise Apartments #23/2, Kalidas Road Ramnagar, Coimbatore - 641 009 Tel : +91 422 2233289 E-mail : admin@pnrhousing.com Web : www.pnrhousing.com
Prohibition on Purchase/ Funding of Bonds	--	
Issue Opening Date	01.04.2019	
Issue Closing Date	20.04.2019	
Pay In Dates	Application Date	
Deemed Date of Allotment	25.04.2019	

For **PNR HOUSING LIMITED**

[Signature]
MANAGING DIRECTOR

