

SUMMARY TERM SHEET (P.N.R HOUSING NCD Series - IV)



Issuer	P.N.R. Housing Limited	P.N.R. HOUSING LIMITED 3rd Floor, Viswa Paradise Apartments, #23/2, Kalidas Road, Ramnagar, Coimbatore - 641 009.
Issue Size	Rs.10 Lakhs (10 Nos. of NCDs of Rs.1 lakh each)	
Objects of the Issue	For Working Capital	
Instrument	Non- Convertible Debentures	
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	Redeemable with a Premium of 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	16.08.2022 (i.e within two years from the date of allotment)	
Lock-in-Period	NA	
Minimum Application	1 No	
Put Option	NA	
Call Option	NA	



Tel : +91-422 2233289 E-mail : admin@pnrhousing.com Web : www.pnrhousing.com

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



Call Option Price	NA	P.N.R. HOUSING LIMITED
Call Notification Time	NA	
Coupon Rate	12 % P.a.	
Step Up/ Step Down Coupon Rate	NA	3rd Floor, Viswa Paradise Apartments, #23/2, Kalidas Road, Ramnagar, Coimbatore - 641 009.
Coupon Payment Frequency	On quarterly basis.	
Coupon / Interest Payment Date	Quarter Ending Sep – 2020 - on or before 7th Oct 2020 Quarter Ending Dec – 2020 - on or before 7th Jan 2021 Quarter Ending March – 2021 - on or before 7th April 2021 Quarter Ending June – 2021 - on or before 7th July 2021 Quarter Ending Sep – 2021 - on or before 7th Oct 2021 Quarter Ending Dec – 2021 - on or before 7th Jan 2022 Quarter Ending March – 2022 - on or before 7th April 2022 Quarter Ending June – 2022 - on or before 7th July 2022	
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	



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Depository	NSDL
Registrars	Link Intime India Pvt Ltd
Settlement	Any Bank Channel
Business Day Convention	Business days means all day excluding Sundays or holidays for commercial purposes. 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	As per Rule 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	--

P.N.R. HOUSING LIMITED

3rd Floor, Vignya Paradise Apartments,
#23/2, Kalidas Road, Ramnagar,
Coimbatore - 641 009.



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Applicable RBI Guidelines	--	P.N.R. HOUSING LIMITED 3rd Floor, Viswa Paradise Apartments, #23/2, Kalidas Road, Ramnagar, Coimbatore - 641 009.
Prohibition on Purchase/ Funding of Bonds	--	
Issue Opening Date	01.08.2020	
Issue Closing Date	18.08.2020	
Pay In Dates	Application Date	
Deemed Date of Allotment	17.08.2020	

For P.N.R. HOUSING LIMITED



K RAMU
K RAMU
COMPANY SECRETARY
M.No. A34666