

SUMMARY TERM SHEET

Securities to be issued and dematerialised under current document

Security Name	2021-A Interest Rate: 13.00%
Issuer Name	VALUVANADU CAPITAL LIMITED
Type of Instrument	Debentures
Nature of Instrument	Secured, Redeemable and Non-Convertible
Seniority	Pari passu with all secured facilities
Mode of issue	Private Placement
Eligible Investors	Private individuals who have expressed interest to invest in debentures
Listing including the name of stock exchanges where it will be listed and timeline for listing	NA
Rating of instrument	Unrated
Issue Size	Rs.1,03,90,000/- (1.0390 Cr)
Opinion to retain oversubscription (Amount)	NA
Objects of the issue	The proceeds of the business will be utilised for business purpose.
Details of the utilisation of the proceeds	The proceeds of the business will be utilised for business purpose.
Coupon Rate	13.00%
Step Up and Step Down Coupon rate	NA
Coupon payment frequency	Monthly
Coupon payment dates	15 th of every month
Coupon type	Fixed
Coupon reset process (including rates, spread, effective date, interest rate cap and floor etc.	NA

Day count basis	Actual
Interest Application money	At coupon rate
Default interest rate	In case of default in payment of interest/principal redemption on due dates, the Company is liable to penal provisions
Tenure	05 years from the date of allotment
Redemption date	15.05.2026
Redemption amount	Rs.1,03,90,000/-
Redemption premium/discount	NA
Issue Price	Rs 1,000/-
Discount at which security is issued and effective yield as a result of such discount	NA
Put option date	After the completion of 12 months from the allotment date
Put option price	The issuer has a right to charge foreclosure interest up to 2% from the applicable rate for premature closure
Call option date	after the completion of 12 months from the allotment date
Call option price	At par
Put notification time	Notice of 30 days after 365 days from the date of allotment
Call notification time	Notice of 30 days after 365 days from the date of allotment
Face value	Rs 1,000/-per debenture
Minimum application money	Rs 1,00,000/-
Issue timings:	
Issue opening date	: 20.03.2021
Issue closing date	: 14.05.2021
Pay in date	: 14.05.2021
Deemed date of allotment	: 15.05.2021

Mode of issuance	Private placement
Mode of training	NA
Settlement	Payment of interest and principal will be made by way of cheque/DD/Electronic mode
Depositories	NSDL / CDSL
Business day convention	If the principal/interest payment day falls on Saturday, Sunday, a holiday or unscheduled non business day in Kerala/DL, the payment will be payable on the next succeeding business day and such payment will not constitute as non-payment on due date and no additional payment will be taken for such payment.
Record date	15.05.2021
Security	Secured, redeemable and non-convertible
Debenture documents	Scheme of issue, Offer letter & Application forms, Applicants' list and allottee list
Condition precedent to disbursement	Approval by Board of Directors
Conditions subsequent to disbursement	Filing of forms with Registrar of Companies
Event of defaults	Default in payment of money due in respect of interest/principal owing upon the debentures
Debenture Trustee	C S PRASANTH K N KONCHATH HOUSE, AYYANTHOLE P O THRISSUR- 680003
Role and responsibilities of debenture trustees	The Company has appointed C S Prasanth K N as debenture trustee and has entered into Trust agreement specifying the powers, authorities and obligations of the Company and Debenture Trustee with regard to the issued debentures. The debenture holders shall without any further act or deed, be deemed to have given their consent to and authorised the Trustee to do inter alia all such acts and deeds that may deem

	<p>necessary in respect of debentures being offered under the subject scheme.</p> <p>All rights and remedies under the debenture trust deed shall rest in and be exercised by the Trustee without having it referred to debenture holders.</p>
Governing Law	<p>Issue and allotment of debentures will be governed and construed in accordance with the Indian Laws and parties submit to the nonexclusive jurisdiction in Thrissur.</p>