

SUMMARY TERM SHEET

Issuer	WESTERN CAPITAL ADVISORS PRIVATE LIMITED
Issue Size	Rs. 30,00,00,000/-
Objects of the Issue	To meet the short term and long term funding requirements of the Company
Instrument	Unlisted, Secured, Redeemable, Non Convertible Debentures
Nature and status of Bonds	Unlisted, Secured, Redeemable, Non Convertible Debentures
Issuance Mode	Demat
Convertibility	Not Applicable
Trading Mode	Demat
Credit Rating	NA
Face Value	Rs. 1,000/-
Premium/ Discount on Issue	Nil
Issue Price	Rs. 1,000/-
Premium/ Discount on redemption	Nil
Maturity	60 months
Partial Redemption/ Maturity Date (Assuming the allotment date is 27 th January, 2022)	25% on 27 th April, 2026 25% on 27 th July, 2026 25% on 27 th October, 2026 25% on 27 th January, 2027
Lock-in-Period	NA
Minimum Application	3,00,000
Put Option	NA
Call Option	NA
Call Option Price	NA
Call Notification Time	NA
Coupon Rate	10%
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Half Financial Yearly
Coupon / Interest Payment Date	31 st March, 2022 30 th September, 2022 31 st March, 2023 30 th September, 2023 31 st March, 2024 30 th September, 2024 31 st March, 2025 30 th September, 2025 31 st March, 2026 30 th September, 2026
Coupon Type	Fixed
Coupon Reset Process (including rates, spread, effective date,	By mutual agreement between the Debenture Holder and the Issuer

interest rate cap and floor etc)	
Default Interest Rate	1%
Day Count Basis	Actual basis
Interest on Application Money	Nil
Listing	Not applicable
Trustees	Orbis Trusteeship Services Private Limited
Depository	National Securities Depository Limited
Registrars	Link Intime India Private Limited
Settlement	Bank transfer
Business Day Convention	If interest payment date or redemption date falls on holiday then the payment will be made on preceding day
Record Date	Not applicable
Payment Mode	Cash
Eligible Investors	Nomura Singapore Limited
Non-Eligible classes of Investors	-
Transaction Documents	Debenture Trust Deed and Deed of Hypothecation
Conditions precedent to subscription of Bonds	As per the Debenture Trust Deed
Conditions subsequent to subscription of Bonds	As per the Debenture Trust Deed
Cross Default	As per the Debenture Trust Deed
Role and Responsibilities of Trustees	As per the Debenture Trust Deed
Governing Law and Jurisdiction	India
Additional Covenants	As per Debenture Trust Deed
Applicable RBI Guidelines	Under FPI regulations of RBI
Prohibition on Purchase/ Funding of Bonds	As per Debenture Trust Deed
Issue Opening Date	25 th January, 2022
Issue Closing Date	1 st February, 2022
Pay In Dates	Not applicable
Deemed Date of Allotment	27 th January, 2022

For Western Capital Advisors Private Limited

Swati Amey Morajkar
Company Secretary
Membership no. A26339