

SUMMARY TERM SHEET

Issuer	INDEL MONEY LIMITED
Issue Size	1,64,50,000
Objects of the Issue	To meet working capital
Instrument	Non-Convertible Debentures
Nature and status of Bonds	Secured Non-Convertible Debentures
NCD Series	NCD CXXVIII
Issuance Mode	Private Placement
Convertibility	Non-Convertible
Trading Mode	Non-trading
Credit Rating	NA
Face Value	Rs. 1000/-
Premium/ Discount on Issue	Nil
Issue Price	Rs. 1000/-
Premium/ Discount on redemption	Nil
Maturity	Fixed
Redemption/ Maturity Date	Option I, II, III, IV & V – 28-12-2026 Option VI – 28-01-2027
Lock-in Period	NA
Minimum Application	
Put Option	Option I & II - 28-06-2023 Option III & IV – 28-12-2024 Option V – 28-06-2026 Option VI – 28 -01-2027
Call Option	NA

Call Option Price	NA
Call Notification Time	NA
Coupon Rate	Option I - 10.50% Option II – 10.72% Option III – 10.75% Option IV – 10.82% Option V – 11.00% Option VI – 12.00%
Step Up/ Step Down Coupon Rate	NA
Coupon Payment Frequency	Option I, III, V & VI - Monthly Option II & IV – On Maturity
Coupon / Interest Payment Date	Option I, III, V & VI – 1 st Day of every succeeding month Option II & IV – On Maturity
Coupon Type	Simple
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	
Default Interest Rate	Option I - 10.50% Option II – 10.72% Option III – 10.75% Option IV – 10.82% Option V – 11.00% Option VI – 12.00%
Day Count Basis	Actual
Interest on Application Money	
Listing	Unlisted
Trustees	ADV. SHIHABUDEEN KARIYATH, KARIYATH ASSOCIATES, G KRISHNAN NAIR ROAD, VANJIYOOR, TRIVANDUM
Depository	CDSL & NSDL

Registrars	LINKINTIME INDIA PVT LTD
Settlement	
Business Day Convention	
Record Date	
Payment Mode	Online
Eligible Investors	Individuals and Institutions
Non-Eligible classes of Investors	NRIs
Transaction Documents	
Conditions precedent to subscription of Bonds	
Conditions subsequent to subscription of Bonds	
Cross Default	
Role and Responsibilities of Trustees	
Governing Law and Jurisdiction	
Additional Covenants	
Applicable RBI Guidelines	

Prohibition on Purchase/ Funding of Bonds	NA
Issue Opening Date	16-12-2021
Issue Closing Date	28-12-2021
Pay In Dates	Option I, III,V & VI – 1 st Day of every succeeding month Option II & IV – On Maturity
Deemed Date of Allotment	28-12-2021