SUMMARY TERM SHEET

Issuer	Charms India Private Limited
Issue Size	Rs. 145,00,00,000/-(Rupees One hundred Forty five Crores)
Objects of the Issue	The proceeds of the NCD's shall be utilised towards project related Expense & Payment of existing dues.
Instrument	Debentures
Nature and status of Bonds	Secured and redeemable Non-Convertible- Debentures
Issuance Mode	
Convertibility	Non-Convertible
Trading Mode	
Credit Rating	
Face Value	Rs. 10,00,000/- Per Debentures
Premium/ Discount on Issue	Nil
Issue Price	Rs. 10,00,000/- per Debentures
Premium/ Discount on redemption	Redemption Premium : 18.5% on Face value.
Maturity	30.11.2022
Redemption/ Maturity Date	Redemption Start date: February' 2021 The issuer shall redeem the Debentures in 8 equal Quarterly installments from last day of the end of 15th month from the date of first subscription of Debentures
~~**Lock-in-Period**~~	NA

CHARMS INDIA PVT. LTD. GHAZIABAD

Minimum Application	
Put Option	
Call Option	
Call Option Price	
Call Notification Time	
Coupon Rate	17.25% per annum
Step Up/ Step Down Coupon Rate	
Coupon Payment Frequency	Payable monthly on the 30 th or last day whichever is earlier
Coupon / Interest Payment Date	
Coupon Type	Fixed Coupon Rate
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	
Default Interest Rate	2% per annum for the period of Default
Day Count Basis	

CHARMS INDIA PVT. LTD.
GHAZIABAD

Interest on Application Money	
Listing	
Trustees	
Depository	
Registrars	
Settlement	
Business Day Convention	
Record Date	
Payment Mode	
Eligible Investors	
Non-Eligible classes of Investors	
Transaction Documents	
Conditions precedent to subscription of Bonds	
Conditions subsequent to subscription of Bonds	
Cross Default	

CHARMS INDIA PVT. LTD.
GHAZIABAD

Role and Responsibilities of Trustees	
Governing Law and Jurisdiction	
Additional Covenants	
Applicable RBI Guidelines	
Prohibition on Purchase/ Funding of Bonds	
Issue Opening Date	
Issue Closing Date	
Pay In Dates	
Deemed Date of Allotment	22nd November' 2019

CHARMS INDIA PVT. LTD. GHAZIABAD