

**SUMMARY TERM SHEET**

Issuer	Capital Small Finance Bank Limited
Issue Size	Rs.20.00 Crores with a Green Shoe Option of Rs.20.00 Crore total aggregating upto Rs.40.00 Crores.
Objects of the Issue	The present issue of Debentures is being made pursuant to applicable regulations for augmenting our Tier II capital, for strengthening our capital adequacy ratio and for enhancing our long-term resources in compliance with the Guidelines. The resources raised through this Issue, if any, would be utilised for business operations and to meet the demand for financing. The expenses of the present issue would also be met from the proceeds of this Issue.
Instrument	Unsecured Redeemable Non-Convertible Lower Tier II Basel-II Compliant Bonds 2021-22 in the nature of debentures (Series-XIX)
Nature and status of Bonds	Unsecured Redeemable Non-Convertible Lower Tier II Basel-II Compliant Bonds 2021-22 in the nature of debentures (Series-XIX)
Issuance Mode	Dematerialized
Convertibility	Non-Convertible
Trading Mode	
Credit Rating	Unrated
Face Value	Rs.1,00,000/- (Rupees One Lakh Only)
Premium/ Discount on Issue	Nil
Issue Price	Rs.1,00,000/- (Rupees One Lakh Only)
Premium/ Discount on redemption	Nil
Maturity	The principal amount is repaid in full at maturity.
Redemption/ Maturity Date	29- 06- 2031
Lock-in-Period	NA
Minimum Application	10 Debentures and in multiples of 1 Debenture thereafter.
Put Option	Nil
Call Option	Nil

Call Option Price	Nil
Call Notification Time	Nil
Coupon Rate	9.25% p.a. (Simple Interest)
Step Up/ Step Down Coupon Rate	Nil
Coupon Payment Frequency	Quarterly
Coupon / Interest Payment Date	Quarterly - 1ST DATE OF EVERY CALENDER QUARTER (1 <sup>st</sup> July, 1 <sup>st</sup> October, 1 <sup>st</sup> January, 1 <sup>st</sup> April)
Coupon Type	Simple
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	N.A.
Default Interest Rate	N.A.
Day Count Basis	If any of the interest or principal payment date is a holiday or any unscheduled non-business day in Punjab, interest will be payable on the next succeeding business day in Punjab and shall be the interest/principal payment date.  Such payment on the next working day would not constitute non-payment on due date.
Interest on Application Money	Interest on application money will be same as the Coupon rate (subject to deduction of Tax at Source at the rate prevailing from time to time under the provisions of the Income Tax Act, 1961 or any other statutory modifications or re-enactment thereof) will be paid on application money to the applicants from the date of realization but excluding the Date of Allotment.
Listing	The debentures are not proposed to be listed on any stock exchange.
Trustees	IDBI Trusteeship Services Ltd.
Depository	NSDL/CDSL
Registrars	Link Intime India Private Limited
Settlement	Payment of interest and principal will be made by way of Cheques/DDs/Electronic mode
Business Day	If any of the interest or principal payment date is a holiday or any unscheduled

Convention	non-business day in Punjab, interest will be payable on the next succeeding business day in Punjab and shall be the interest/principal payment date.  Such payment on the next working day would not constitute non-payment on due date.
Record Date	The 'Record Date' for the Debentures shall be as per the provisions of Companies Act, 2013 with respect to each interest payment and / or principal repayment date.
Payment Mode	Payment on redemption will be made by cheque(s)/ Demand Drafts/ Electronic mode in the name of the Debenture holder whose name appears on the List of Beneficial owners given by Depository to the Bank as on the Record Date.
Eligible Investors	This being a Private Placement Offer, investors who are resident in India and who have been addressed through this communication directly only are eligible to apply.
Non-Eligible classes of Investors	NA
Transaction Documents	NA
Conditions precedent to subscription of Bonds	NA
Conditions subsequent to subscription of Bonds	NA
Cross Default	NA
Role and Responsibilities of Trustees	The Bank has appointed IDBI Trusteeship Services Ltd. to act as Trustees for the Debenture holders ("Trustees"). The Bank and the Trustees will enter into a Trustee Agreement, inter alia, specifying the powers, authorities and obligations of the Trustees and the Bank. The Debenture holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Trustees or any of their agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Trustees may in their absolute discretion deem necessary or require to be done in the interest of the Debenture holder(s). Any payment made by the Bank to the Trustees on behalf of the Debenture holder(s) shall discharge the Bank pro tanto to the Debenture holder(s). The Trustees will protect the interest of the

	Debenture holders.
Governing Law and Jurisdiction	applicable laws in India
Additional Covenants	NA
Applicable RBI Guidelines	Applicable RBI rules and regulation
Prohibition on Purchase/ Funding of Bonds	NA
Issue Opening Date	27-05-2021
Issue Closing Date	08-06-2021
Pay In Dates	NA
Deemed Date of Allotment	29-06-2021

For CAPITAL SMALL FINANCE BANK LTD.

  
COMPANY SECRETARY**(Amit Sharma)**

Company Secretary