HAZEL

Hazel Realty Private Limited
CIN No.: U70102TN2010PTC074458
(Formerly VGN Pragnya Realty Pvt. Ltd.)
Registered Office: Poonamallee - Avadi High Road, Near Kendriya Vihar,
Paruthipattu, Chennai - 600 071 Ph: 044 - 2900 4542 / 044 - 2900 4933 - 36

TERM SHEET:

ISSUE DETAILS

Security Name	16.00% Hazel Realty Private Limited 2024
Issuer	**Hazel Realty Private Limited (The "Issuer")**
Type of Instrument	Rated Unlisted Secured Redeemable Taxable Non-Convertible Debentures (NCDs)
Nature of Instrument	Secured
Seniority	Senior
Guarantee	Corporate Guarantee
Promoter	For the purpose of this Term Sheet Hazel Realty Private Limited "Issuer" is defined as the Promoter.
Corporate Guarantor 1	Pragnya Fund 2
Corporate Guarantor 2	Pragnyacrest Properties Private Limited
Mode of Issue	Private Placement
Eligible Investors	The following person when specifically approached are eligible to apply for the private placement of the debentures subject to fulfilling compliance of the applicable laws and submitting the application form along with the relevant documents and following procedures setout here within 1.Mutual Funds, 2.Scheduled Commercial Banks 3.Financial Institution and Non-Banking Finance Companies 4.Corporate 5.Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds 6.Insurance Companies 7.Any other person eligible to invest on the Debenture The eligible investors are advised to ensure that they comply with all relevant laws, regulations/guidelines for investing in Debentures and they should seek independent legal and regulatory advise in relation to the compliance of laws with respect to the subscription of Debenture.
Non- Eligible classes of investors	Others except the Eligible Investors as mentioned above.
Listing	Unlisted
Rating of the Instrument	Provisional BBB Minus Stable by Acuité Ratings & Research Limited
Issue Size	Rs. 26.50 crores
Green Shoe Option to retain oversubscription (Amount)	N.A.
Objects of the Issue	For constructing a residential Project named Pragnya Hazel at S.Nos.629/1B1, 1B2, 3, 4A, 5A, 5B1, 5B2, 6B1, 6B2, 6B3 & 631/1B and TS No. 8/1, 9/2, 9/3, 9/5, 9/6, 9/7, 9/8 and 9/10, Block No.83, Ward-I, Paruthipattu Village, Avadi – Poonamallee Road, Chennai
Details of the utilization of the Proceeds	The Issue Proceeds will be utilized in the following manner: • Arrangers Fees payable at the time of Disbursement as per the agreement • INR 35.33 Lacs (Rupee Thirty Five Lacs Thirty Thousand Only) being the Interest reserve of 1 (One) month towards Interest Service Amount (ISA) and • INR 70.67 Lacs (Rupee Seventy Lacs Sixty Seven Lacs Only) being the interest reserve of 2 (Two) months towards Interest Service Reserve Amount (ISRA) • Balance amounts to be utilized for refinance of existing

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	debt and other expenses in the Project Pragnya Hazel Issuer and Confirming Party shall provide a CA Certificate within 7 Business Days from the Date of Issuance stating the Use of Issue Proceeds.
Coupon Rate	16.00% p.a.
Step Up/Step Down Coupon Rate	N.A.
Coupon Payment Frequency	Interest Payment will be done at the end of every month
Coupon payment dates	Interest Payment will be done at the end of every Month - **31/12/2021** onwards
Coupon Type	Fixed
Coupon Reset Process	N.A.
Delay in Interest Payment	Penal Interest at 24% per annum shall be levied on the delayed interest payments for the period of delay. The said penal interest rate shall be inclusive of the coupon per annum as defined above
Day Count Basis	Actual / Actual
Default Interest Rate	Penal Interest at 24% per annum shall be levied on the delayed interest payments.
Tenor	30 Months from the Date of Issuance
Redemption Date	15/06/2024
Redemption Amount	Rs. 10,00,000/- per debenture
Redemption Premium /Discount	N.A.
Issue Price	Rs. 10,00,000/- per debenture
Face Value	Rs. 10,00,000/- per debenture
Discount at which security is issued and the effective yield as a result of such discount.	N.A.
Put option Date	N.A.
Put option Price	N.A.
Call Option Date	N.A.
Call Option Price	N.A.
Put Notification Time	N.A.
Call Notification Time	N.A.
Minimum Application and in multiples of Debt securities thereafter	Minimum One Debenture and in multiples of one Debenture thereafter
Issuance mode of the Instrument	Demat mode
Trading mode of the Instrument	Demat mode
Settlement mode of the Instrument	Payment of Interest and Redemption Amount of the Debentures shall be made by way of credit through direct credit/ ECS/ RTGS/ NEFT or any other online payment mechanism allowed by the Banks
Business Day Convention	Means a day (other than a Sunday and Saturday or a Bank holiday on which banks are open for general business in Mumbai#. 1. If the interest payment date falls on a holiday, the payment may be made on the following working day however the dates of the future coupon payments would be as per the schedule originally stipulated at the time of issuing the security. In other words, the subsequent coupon schedule would not be disturbed merely because the payment date in respect of one particular coupon payment has been postponed earlier because of it having fallen on a holiday. 2. If the Redemption Date and Coupon Payment Date of the debentures falls together on a day that is not a Business

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	Day, the redemption proceeds shall be paid by the Issuer on previous working Business Day along with interest accrued on the debentures until but excluding the date of such payment. #In terms of the SEBI Circular No. CIR/MD/DF-1/122/2016 dated 11 Nov, 2016, interest/redemption payments shall be made only on the days when the money market is functioning in Mumbai.
Record Date	3 days prior to Redemption Date or Coupon Payment Date as the case may be.
Depositories	National Securities Depository Limited ("NSDL") and Central Depository Services (India) Limited ("CDSL")
Security	The Debentures shall be secured by way of: • Sole and Exclusive charge by way of Registered Mortgage on project land for "Pragnya Hazel" situated at S.Nos.629/1B1, 1B2, 3, 4A, 5A, 5B1, 5B2, 6B1, 6B2, 6B3 & 631/1B and TS No. 8/1, 9/2, 9/3, 9/5, 9/6, 9/7, 9/8 and 9/10, Block No.83, Ward-I, Paruthipattu Village, Avadi – Poonamallee Road, Chennai. • 100% Hypothecation of Receivables from the Sold area in the project more specifically defined in Annexure A, 100% Hypothecation of Receivables from the Unsold area in the project more specifically defined in Annexure B • Sole and exclusive charge on ISRA and ISA. • Irrevocable Corporate Guarantee of Pragnya Fund 2 & PragnaCrest Properties Pvt Ltd • Post-dated Cheques for Interest and Redemption Amounts • Demand Promissory Note • Letter of Continuity • Shortfall Undertaking The Issuer shall create the security and complete all statutory filings that may be required within 7 days from the Date of Issuance. Cost of creating the security shall be borne by the Promoter/Issuer.
Escrow Bank	HDFC Bank Limited
Escrow Mechanism	• Escrow Account will be operated by the Escrow Agent under Escrow Arrangement in accordance with the terms of the Escrow Agreement. • The Debenture Trustee shall have sole and exclusive charge over the NCD Escrow Account in the name of the Issuer, • The Issuer shall maintain an Interest Service Amount equivalent to for 3 months interest in a fixed deposit in the NCD Escrow Account. • The Issuer shall maintain an Interest Reserve Service Amount equivalent to 2 months interest in a fixed deposit in the NCD Escrow Account. • Collection in the Master Collection Account shall be auto-sweeped by the Escrow Bank in the ratio of 70%/30% respectively in the RERA Account and NCD Escrow Account. The monies collected in the RERA Account shall be auto-sweeped at the end of each business day to the NCD Escrow Account. • 100% sweep of Sold Receivables towards the Principal Repayment which is currently approximately INR27Crores • 50% sweep from Collection from New Sales will be

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	towards Interest Payments & rest towards Principal Repayment and another 50% will be utilized in the following manner o Towards Balance Cost in the Project Hazel o Any Surplus available will be utilized for General Corporate Purpose
Transaction Documents	The Issuer shall execute the documents including but not limited to the following in connection with the Issue ("Transaction Documents"): i. Term Sheet & PAS-4 ii. Agreement appointing the Debenture Trustee to the Debenture Holders iii. Debenture Trust deed iv. Other Security Documents v. Tripartite Agreement between the Issuer, Registrar and NSDL/ CDSL for issue of Debentures in dematerialized form vi. RTA Consent Letter vii. Board and shareholders' resolutions iii. Credit Rating letter and rationale ix. Due diligence certificates issued by Debenture Trustee Any other document as agreed between the Company and the Debenture Trustee
Conditions Precedent to Disbursement	The following Conditions Precedent is required to be complied with before the date of issuance. These are indicative and not exhaustive and would be set out in further details in the definitive agreement. • Project Related – Title Due Diligence, Technical Due Diligence, and Project Valuation Report; • Issuer Related - Financial Due Diligence, Legal Due Diligence and ROC Search; • Board Resolutions for the Creation of Charge in favour of the Trustee and Allotment of Debentures to the Subscribers. • Shareholder Resolution for the Issuance of the Debentures as per the Term agreed in this Term Sheet. • Directors" Resolution for the Issuance of the Debentures as per the Term agreed in this Term Sheet. • Creation of First Charge Registered Mortgage on Project Pragnya Hazel • Conditional NOC from existing lender for release of Mortgaged Security Area
Condition Subsequent to Disbursement	• Receipt of Occupation Certificate (O.C) for Block A of the Project Hazel within 1 month of the subscription of these NCDs by investors. • Any other conditions subsequent as agreed between Arranger and Issuer, which would be defined in the Definitive Agreements.
Information Rights / Project Review	The Issuer and the Mortgagors shall provide the following information as may be required by the Trustee, it being understood that the full information requirements shall be as set out in the Definitive Agreements: a) Audited annual financial statements within 180 days of the conclusion of each fiscal year; b) Unaudited annual financial statements within 90 days of the conclusion of each fiscal year; c) Quarterly financial statements within 30 days of the

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	conclusion of each quarter; d) Material (major) contracts executed by the Issuer; e) Construction schedule and construction performance report on a quarterly basis within 7 days of conclusion of each quarter; f) Copies of any major reports submitted for the purposes of regulatory compliance and of notices received or reports or notices submitted to any governmental agency within 7 working days of submission; g) Details of any litigation (including any winding-up proceedings or notices under any enactment or regulation), proceedings or material dispute to which the Issuer is a party that impedes or which is likely to adversely affect its business or assets or otherwise within 7 working days of becoming aware of any such litigation or potential litigation, etc; h) Such other financial and accounting reports and information as the Trustee may reasonably request on a timely basis (such as monthly cash flows, sales reports, cost reports etc); i) Statutory registers and minutes of proceedings of all meetings within 7 days of such meeting;
Event of Default	Event of Defaults and its remedies shall be discussed and provided in the Definitive Agreement. Events of Default shall include (but not limited to) – ▪ Breach by the Issuer, and Promoter of any covenant, representation, warranties or undertaking provided in the Definitive Agreements or the trigger of any other Event of Default detailed in the Definitive Agreement; ▪ Failure to complete Conditions Subsequent; ▪ Stoppage of work on the Project due to any reason and if such work does not resume to normalcy within 6 months of such stoppage, ▪ Issuer's, Mortgagors' and Promoter's failure to pay amounts due by the due date to the Debenture Holders including interest, delayed interest penalty, principal and premium; ▪ Failure to replenish the Interest Service Reserve Account within 7 Business Days from the Date of such utilization. The cure period for Event of Default shall be 30 days.
Consequence of Event of Default	On the occurrence of an Event of Default (beyond Cure Period), the Debenture Holders shall have a right to claim returns of 24% p.a. on the delayed interest for the delayed period ("Default Interest") and may trigger any of the following recourse available to them: ▪ The Trustee shall have an option to cause the Promoter to purchase the NCDs in the Issuer at such price that would enable the Debenture Holders such that 24% per annum ▪ The Trustee shall have the right to enforce the Security including the right to sell the secured assets
ISA (Interest Service Account)	The Issuer shall maintain an Interest Service Amount equivalent to 1 (One) Month Interest with Designated Mutual Fund as part of the Security. The said monies will be kept in TRUSTMF Liquid Fund. Any interest earned on the same shall accrue and be paid to the account as instructed by Debenture Trustee.

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	The Trustee shall utilize the ISA towards the monthly Interest Obligations for first 1 (One) month from the date of issuance of the Debentures.
ISRA (Interest Service Reserve Account)	The Issuer shall maintain an Interest Service Reserve Amount equivalent to for an additional 2 (Two) Months Interest with Designated Mutual Fund as part of the Security. The said monies will be kept in TRUSTMF Liquid Fund. Any interest earned on the same shall accrue and be paid to the account as instructed by Trustee. After the expiry of the Two-month period the Trustee shall call upon the Issuer to service the interest obligation either through the sale of the security area or through other cash flows accruing to the Issuer/Promoter. In case Issuer / Promoter fails to service the Interest Obligation through the here within above mentioned, the Trustee shall utilize the ISRA towards the monthly Interest Obligations and simultaneously call upon the Issuer to replenish the ISRA within 7 Business days from the date of such utilization failing which the Trustee shall declare Event of Default.
Early Redemption	The Issuer shall give a 7 Business days' notice in case the Issuer wishes to prepay the debentures earlier than the due date in part or in full. The Issuer shall be eligible to make Prepayments in Part with a minimum prepayment of INR2.65 Crores (Rupee Two Crores Sixty Five Lacs Only). No Prepayment Penalty shall be applicable incase the Issuer prepays the Outstanding Face Value either in Part or Full any time after the Date of Issuance of the Debentures from any source as deemed fit by the Promoters.
Sale Price Covenants	Minimum sale price for the units at Pragnya Hazel shall be INR 5500 Per Sq Ft of Carpet Area inclusive all charges & INR3900 Per Sq Ft of Saleable Area. Minimum Sale Price shall include the Base Price, Parking Charges and any other charges that would accrue to the Issuer excluding government taxes. However, in case the units are sold below the minimum sale price the Issuer shall make good the shortfall in the Escrow Account in proportion to the Sale amount due submitted to the Trustee. The Issuer shall maintain a Security Cover of 2.00x of the Outstanding Face Value of Issuance at all time until final repayment of the debentures. In case the Security Cover drops below the requisite 2.00x the Issuer shall make good the shortfall repayment of the outstanding Face Value and/or by providing additional security in favour of the Trustee.
Representations & Warrants	The Issuer and Promoter have made certain representations and warrants as stated above with respect to the Balance Cost as per the annexure C. In case the Project Cost exceeds the representations made by the Issuer, and Promoter the same shall be borne by them from outside the cashflows arising from security area The Issuer and the Promoter shall ensure that the construction & handover of said Project Pragnya Hazel is completed on or before RERA Completion date. The Promoter shall give representations and warranties, as more properly defined in the Definitive Agreement.

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Provisions related to Cross Default Clause	N.A.
Role and Responsibilities of Debenture Trustee	The Trustees shall perform its duties and obligations and exercise its rights and discretions, as mentioned in Debenture Trust Deed.
Legal & Regulatory Compliance	The operations and the activities of the Issuer will be carried on in compliance with all applicable laws, regulations and guidelines in India.
Transaction Costs	The Issuer shall bear all transaction related costs including but not limited to financial, legal & technical due diligence, consultant fees, agreement drafting fees and stamp duty on issue of debentures. Any of the above cost, to the extent reasonable, if incurred by the Arranger during the process of transaction closure, would be reimbursed by the Issuer.
Representation & Warranties	The Promoter shall give representations and warranties, as more properly defined in the Definitive Agreement.
Issue Covenants	• Minimum new sale of 15 units per quarter in the project Hazel • Minimum Collection of INR3Crs per quarter from Balance Receivables from existing sales in the Project Hazel • Minimum collection of INR3Crs per quarter from new sale in the Project Hazel
Governing Law and Jurisdiction	This Term Sheet and Definitive Agreements shall be governed by the laws of India.
Trustees	IDBI Trusteeship Limited.
Prior approval from the Trustee	Issuer and Promoter shall need a prior written approval of the Debenture Trustee regarding certain key matters which shall be detailed in the Definitive Agreement. Some of the key matters are outlined below. The following are indicative and not exhaustive and would be set out more fully in the Definitive Agreements. In relation to Issuer: ▪ Issue any fresh equity (including preference shares, ESOP, convertible debentures, warrants or any other quasi equity instrument), to any person other than Promoter/Affiliate of Promoter which results in dilution of Promoters' equity stake below 51%; ▪ Disposal of shares by the Promoter such that Promoters' equity is diluted below 51%; ▪ Any change in the management control of the Issuer and the Mortgagors ▪ Change the Accounting Year and Change in Accounting Policies / Standards; ▪ Merge, de-merge or acquire with or into any corporation or enter into joint ventures; ▪ Liquidate or dissolve Issuer. Any petition for voluntary winding-up, reorganization proceeding under section 391 to 394 of the Companies Act, 1956 ▪ Amend its Memorandum and Articles of Association which adversely affects the affirmative rights of the Debenture Holders; ▪ Enter into transactions with Affiliates ("Affiliates" defined as any entity where the Promoters or any of their associated enterprises directly or indirectly have a Control), except as specifically agreed in the Definitive Agreement.

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	▪ Sell assets of Issuer, other than in the ordinary course of business relating to sale of units in the Project. ▪ Any change in the nature and/or the scope of the business and activities of Issuer and/or commencement of any new line of business; ▪ Material changes in Business Plan, layout plan, building plan etc. ▪ Increase of the Debt of the Issuer relating to the Project. The Issuer had issued unsecured non-convertible debentures ("Promoter NCDs"), which were subscribed to by one of the shareholders of the Issuer, Pragnya Fund 2. Pragnya Fund 2 now proposes to sell these unsecured non-convertible debentures to another shareholder / promoter group company of the Issuer. These Promoter NCDs are unsecured and shall be subordinated to the NCDs being proposed to be issued by the Issuer under this Term Sheet. The Trustee shall issue its consent for this sale of Promoter NCDs by Pragnya Fund 2 to another shareholder / other group company. Also one of the shareholders of the Issuer, Guna Developers Limited, plans to merge with the Issuer. The Trustee shall give consent for the proposed merger.
Dispute Resolution	Any disputes and differences whatsoever which could not be settled by Parties through negotiations, after the period of thirty 60 days from the service of a "Notice of Dispute", will be finally settled by arbitration in accordance with the Indian Arbitration and Conciliation Act, 1996. Promoter shall be entitled to nominate one arbitrator and the Trustee shall nominate one arbitrator, and the two arbitrators so nominated shall together appoint a third arbitrator who shall be the Chairman of the arbitral panel. The venue of the arbitration shall be Mumbai, India. The language of arbitration shall be English.
Indemnification	Each Party will indemnify, and hold harmless the other Parties from and against any material claim, liability, demand, loss, damage, judgment or other obligation or right of action which may arise as a result of Breach of this Term Sheet by such Party.
Binding Obligation	In consideration of the Arranger agreeing to evaluate the proposed transaction including undertaking a due diligence on the Project, the provisions relating to exclusivity, confidentiality and indemnity shall be binding. Except for the provisions in relation to, confidentiality and indemnity, this Term Sheet shall be non-binding on the Parties. The rights and obligations of each Party with respect to the Objective shall be more fully set out in the Definitive Agreements, which shall supersede all prior agreements and understandings between the Parties. The Parties shall endeavour to incorporate the terms of this Term Sheet in the Definitive Agreements.
Registrar	Link Intime India Private Limited
Arranger	Trust Investment Advisors Private Limited.
*** ISSUE TIMING ***	
Issue Opening Date	16/12/2021
Issue Closing Date	16/12/2021
Pay-in Date	16/12/2021

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Deemed Date of Allotment	16/12/2021
Payment Mode	The remittance of application money can be made by Electronic transfer of funds through direct credit/ NECS/ RTGS/ NEFT mechanism for credit as per details given hereunder:
Collection Banker:	ICICI Bank
Beneficiary A/C Name	Hazel Realty Pvt Ltd
Beneficiary A/C Number	777705767676
IFSC Code	ICIC0003185
Branch Name and Address	Chrompet-Chennai

For Hazel Realty Private Limited

Authorised Signatory
Date: 16-12-2021

HAZEL REALTY PVT. LTD. CHENNAI 600 071.

SRI KRISHNA BHOGARAJU

Digitally signed by SRI KRISHNA BHOGARAJU
DN: c=IN, o=Personal, postalCode=500026, st=Telangana, 2.5.4.20=2bd4143d90907cbd91159e2dcba6076de2ea21a6d57cc90b82a33a32ccf94c40, pseudonym=59EE071D8151F65618FADED1724F13E83FF97C02, serialNumber=183BC148C139F0E16E187BE6C973B5B1E3FBD2E9954994D34FEDE9D7041FF3AE, cn=SRI KRISHNA BHOGARAJU
Date: 2021.12.16 18:11:53 +05'30'

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Complying with SEBI Circular No. CIR/IMD/DF-1/ 67 /2017 Dated June 30, 2017: Yes/No

Annexure

Category	Type	Put "Yes" or "No" whichever is applicable for your issue
Unlisted Securities	Plain vanilla Debt	Yes
	Structured Debt	No
	If Structured Debt give the details	No
Listed Securities	Plain vanilla Debt	No
	Structured Debt	No
	If Structured Debt give the details	No
ISINs for categories exempted from applicability of ISINs as per SEBI Circular dated 30-June-2017	54EC Capital Gains Bonds	No
	Tier II Bonds by Housing Finance Companies (HFCs)	No

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Cashflows

Allotment Date Thursday, 16 December, 2021
Coupon 16.00%

Face Value 10,00,000
Interest Frequency MONTHLY

Cash Flows	Due Date	Actual Payment Date	No. of days in Coupon Period	Amount (in Rupees)
1st Coupon	Friday, 31 December, 2021	Friday, 31 December, 2021	15	6,575.00
2nd Coupon	Monday, 31 January, 2022	Monday, 31 January, 2022	31	13,589.00
3rd Coupon	Monday, 28 February, 2022	Monday, 28 February, 2022	28	12,274.00
4th Coupon	Thursday, 31 March, 2022	Thursday, 31 March, 2022	31	13,589.00
5th Coupon	Saturday, 30 April, 2022	Monday, 2 May, 2022	30	13,151.00
6th Coupon	Tuesday, 31 May, 2022	Tuesday, 31 May, 2022	31	13,589.00
7th Coupon	Thursday, 30 June, 2022	Thursday, 30 June, 2022	30	13,151.00
8th Coupon	Sunday, 31 July, 2022	Monday, 1 August, 2022	31	13,589.00
9th Coupon	Wednesday, 31 August, 2022	Wednesday, 31 August, 2022	31	13,589.00
10th Coupon	Friday, 30 September, 2022	Friday, 30 September, 2022	30	13,151.00
11th Coupon	Monday, 31 October, 2022	Monday, 31 October, 2022	31	13,589.00
12th Coupon	Wednesday, 30 November, 2022	Wednesday, 30 November, 2022	30	13,151.00
13th Coupon	Saturday, 31 December, 2022	Monday, 2 January, 2023	31	13,589.00
14th Coupon	Tuesday, 31 January, 2023	Tuesday, 31 January, 2023	31	13,589.00
15th Coupon	Tuesday, 28 February, 2023	Tuesday, 28 February, 2023	28	12,274.00
16th Coupon	Friday, 31 March, 2023	Friday, 31 March, 2023	31	13,589.00
17th Coupon	Sunday, 30 April, 2023	Monday, 1 May, 2023	30	13,151.00
18th Coupon	Wednesday, 31 May, 2023	Wednesday, 31 May, 2023	31	13,589.00
19th Coupon	Friday, 30 June, 2023	Friday, 30 June, 2023	30	13,151.00
20th Coupon	Monday, 31 July, 2023	Monday, 31 July, 2023	31	13,589.00
21st Coupon	Thursday, 31 August, 2023	Thursday, 31 August, 2023	31	13,589.00
22nd Coupon	Saturday, 30 September, 2023	Tuesday, 3 October, 2023	30	13,151.00
23rd Coupon	Tuesday, 31 October, 2023	Tuesday, 31 October, 2023	31	13,589.00
24th Coupon	Thursday, 30 November, 2023	Thursday, 30 November, 2023	30	13,151.00
25th Coupon	Sunday, 31 December, 2023	Monday, 1 January, 2024	31	13,589.00
26th Coupon	Wednesday, 31 January, 2024	Wednesday, 31 January, 2024	31	13,552.00
27th Coupon	Thursday, 29 February, 2024	Thursday, 29 February, 2024	29	12,678.00
28th Coupon	Sunday, 31 March, 2024	Monday, 1 April, 2024	31	13,552.00
29th Coupon	Tuesday, 30 April, 2024	Tuesday, 30 April, 2024	30	13,115.00
30th Coupon	Friday, 31 May, 2024	Friday, 31 May, 2024	31	13,552.00
31st Coupon	Saturday, 15 June, 2024	Friday, 14 June, 2024	14	6,120.00
Principal	Saturday, 15 June, 2024	Friday, 14 June, 2024		10,00,000.00
			TOTAL	**13,99,146.00**

Notes :

1. Interest payment falling on Saturday/Sunday is considered at next working day
2. 2024 is a leap years, hence day count is taken at 366

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