



JANAADHAR
BY NSDL

Masterfile Creation Form for Bonds/Debentures

Full name of the Company:

J	A	N	A	A	D	H	A	R		I	N	D	I	A
P	R	I	V	A	T	E		L	I	M	I	T	E	D

Corporate Identity Number (CIN): **U45201KA2007PTC044522**

Old name(s) of the company, in case company has previously changed its name:

Old Name	Year of name change
1. Janadhar Constructions Private Limited	2007
2. Janaadhar Constructions Private Limited	2011
3. Janaadhar (India) Private Limited	2012

Note:

- Information sought in Section A to be provided for the first issue of Bonds/Debenture of the company through NSDL. For the subsequent issues, if there is no change in the information sought in Section A, proceed directly to Section B.
- Ensure that each page of the Masterfile Creation Form has to be stamped and signed by the authorised signatory. ISIN will not be allotted if the same is not found to be in order.
- Kindly ensure that all columns are properly filled. Write "N.A." wherever not applicable.

SECTION A (Company Details)

Whether company has already signed agreement with NSDL for any other instrument? Tick (✓) the relevant option

Yes No

Address of the Registered Office including telephone, fax nos. and email addresses

Address	M S SQUARE, 34/1-1, LANGFORD ROAD, SHANTINAGAR, BANGALORE - 560027		
City	Bangalore	Pin	560027
State	Karnataka	Country	India
Phone - 1	80-42566100	Phone - 2	
Fax		Mobile	8884632229
Email ID (s)	gs@janaadhar.com, WEBSITE: www.janaadhar.com		




In case the place of supply of services by NSDL to Issuer as per requirements of GST is not the registered office address, specify the alternative address to be recorded for place of supply of services by NSDL to Issuer:

Address	NA		
City		PIN	
State		Country	
Phone - 1		Phone - 2	
Fax		Mobile	
Email ID (s)			

Permanent Account Number (PAN)	AABCJ9912C
Tax Deduction and Collection Account Number (TAN)	BLRJ03705C
Goods and Services Tax Identification Number (GSTIN) #	29AABCJ9912C1ZL
State code for GST	29

Kindly attach self-attested copy of GST Registration certificate/ARN Acknowledgment for verification purpose.

Type of entity:

Code List	Legal Form	Tick (✓) the relevant option
01	Joint Stock Company	✓
02	Statutory Company	
03	Mutual Fund	
04	Government	

Type of Issuer: [Tick (✓) the relevant option]

A) Based on ownership

(i)	Public Sector Undertaking (PSU)	
(ii)	Non PSU	yes

B) Nature

(i)	Bank	
(ii)	NBFC	
(iii)	Other	Pvt Company

Business Sector: [Tick (✓) the relevant option]

(i)	Basic Materials	
(ii)	Consumer Goods including FMCG	
(iii)	Consumer Services	



(iv)	Energy		
(v)	Finance		
(vi)	Healthcare		
(vii)	Industrial		
(viii)	Technology		
(ix)	Telecommunications		
(x)	Utilities	Real Estate Developer (Affordable Housing)	

Contact persons of the Company:

Compliance/ Investor Relations Officer	
Designation/Department	Ganapathy Subramaniam, CFO
Address:	Janaadhar India Pvt Ltd M S Square, 34/1-1, Langford Road, Shanthinagar, Bangalore - 560 027
Tel. Nos.:	080-42566100
Fax Nos.:	
Email address(s):	gs@janaadhar.com

**SECTION B
(Security Details)**

We are pleased to inform you that our company has decided to offer the following debt securities as eligible securities under the Depositories Act, 1996. We request you to take necessary steps to induct our security into your depository system

I. Security Details - Part A

Kindly indicate (Yes) against relevant Row(s)

Sr. No.	Particulars	Indicate	Remark (if any)
1	Type of Instrument		
	i) Bonds		
	ii) Debentures	yes	
2	Mode of Issue		
	i) Public issue		
	ii) Private Placement	yes	
	iii) Bonus Issue		
3	Objects of the Issue	Project funding	
4	Details of the utilization of the Proceeds	towards financing the Capex of Affordable Housing Projects and General corporate purpose	





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5	Whether tax free	No	
	<i>If Tax free, quote the section of The Income Tax Act, 1961 under which it is tax free:</i>		
6	Whether bonds/debentures fall under Infrastructure category as per Government notification	No	
7	Whether Guaranteed or Partially Guaranteed		
a)	i) <i>Guaranteed</i>	yes	
	ii) <i>Partially Guaranteed</i>		
	iii) <i>Not Guaranteed</i>		
b)	If guaranteed, provide complete details regarding the Guarantee		
	i) <i>Guaranteed by</i>	Holding Company (Jana Urban Foundation)	
	ii) <i>Nature of Guarantee</i>	Corporate Guarantee	
	iii) <i>Other details about Guarantee</i>		
c)	Guarantee or ranking (indicates, in the case of the issuers inability to settle, whether the debt issues is additionally secured)		
	<i>Guideline: The values Senior, Senior subordinated, Junior and Junior subordinated may only be used for unsecured securities. Negative may only be used for unsecured securities that are neither senior nor junior. Unsecured may be used only if one of these codes does not apply to the relevant security.</i>		
	i) <i>Government/State guarantee (the debt instrument is guaranteed by a federal, state, (semi)- government, sovereigns, agencies)</i>	no	
	ii) <i>Joint guarantee (the debt instrument is guaranteed by an entity(e.g. corporation) other than the issuer; not a federal or state government)</i>	Holding Company (Jana Urban Foundation)	
	iii) <i>Secured (debt issue against which specific assets are pledged to ensure the obligation, e.g. mortgage or receivables)</i>	Yes	
	iv) <i>Unsecured/unguaranteed (the direct obligation of the issuer rest solely on its general credit)</i>	No	
	v) <i>Negative pledge (the borrower agrees not to pledge any assets if such pledging would results in less security for the agreement's bondholders)</i>	Na	
	vi) <i>Senior (applies to senior debts that are placed before senior subordinated, junior and junior subordinated in the ranking in the event of liquidation)</i>	Senior	
	vii) <i>Senior subordinated (applies to senior subordinated debts that are placed before junior and junior subordinated in the ranking in the event of liquidation)</i>	Na	
	viii) <i>Junior (applies to junior debts that are placed before junior subordinated in the ranking in the event of liquidation)</i>	Na	
	ix) <i>Junior subordinated (applies to junior subordinated debts in the ranking in the event of liquidation)</i>	Na	
	x) <i>Supranational (organization defined as being beyond the scope or borders of any one nation such as two or more central banks or two or more central governments. Examples of supranational includes the United Nations, the European Union, the European Investment Bank and the World Bank.)</i>	Na	
	If Secured, provide complete details regarding the assets Secured/Hypothecated/Mortgaged etc.	(1)Exclusive mortgage/Hypothecation of project assets of affordable housing project-	




		Shubha II situated at Bangalore (2) Exclusive mortgage/ Hypothecation of project assets of affordable housing project- Mangala situated at GIFT City, Gujarat
8	Whether securities are Credit Enhanced	No
9	Details of Credit Enhancement	NA
10	In the form of Promissory Note	NA
11	Type of Convertibility	
	Part A	
	i) Fully Convertible	
	ii) Partly Convertible	
	iii) Non Convertible	Yes
	Part B	
	i) Optionally Convertible	NA
	ii) Compulsorily Convertible	NA
	<i>If convertible, kindly provide details</i>	
12	Type of Interest/Coupon Basis	
	i) Fixed Rate	Yes
	ii) Variable	
	a. Index Linked	
	b. Equity Linked	
	c. Commodity Linked	
	d. Mibor Linked	
	e. Inflation Linked	
	f. Others	
	iii) Zero Rate	
	iv) Payment in kind (pays interest using other assets instead of cash)	
13	Coupon Rate	Tranche I - 10.70% Tranche II - 13.50%
	<i>If aforesaid coupon rate is variable, please specify the benchmark and the spread over the benchmark. Also mention floor value and cap value if any</i>	
14	Coupon Type	
	i) Simple	Yes
	ii) Compounding	
	<i>If compounding, provide the compounding frequency details</i>	
15	Record Date for Principal Payment	In 10 equal quarterly installment, each installment due on the following date 30-Jun-19 30-Sep-19 31-Dec-19 31-Mar-20 30-Jun-20 30-Sep-20 31-Dec-20 31-Mar-21





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		30-Jun-21	30-Sep-21
16	Holiday Convention for making payments - Principal	Preceding business day	
17	Record Date for Interest Payment	Last calendar day of each month	
18	Holiday Convention for making payments - Interest	Preceding business day	
19	Business Day Convention	Actual/365	
20	Holiday Convention Interest calculation - Additional interest	Na	
21	Seniority in repayment		
	i) Subordinate -Tier 1	Na	
	ii) Additional Tier 1	Na	
	iii) Subordinate -Tier 2	Na	
	iv) Subordinate -Tier 2-Upper	Na	
	v) Subordinate -Tier 2-Lower	Na	
	vi) Subordinate -Tier 3	Na	
	vii) Perpetual	Na	
22	Whether Step up / Step down coupon basis is available		
	i) Step up	Na	
	ii) Step down	Na	
	<i>Provide the details of Step up/Step down along with details of coupon reset value/s and date/s of reset</i>		
23	Frequency of Interest Payment with specified dates	Monthly (Last Working Day of the Month)	
24	Put Option with specified dates	15 th April 2019 30 th June 2019 30 th September 2019 31 st December 2019	
25	Put Notice Deadline Date	90 days	
26	Put Notification Time	9.30AM to 2:00 PM	
27	Indicate whether Put option will be exercised at Discount/Premium/Par		
	i) Discount		
	ii) Premium		
	iii) Par	Par	
	<i>Put option details</i>		
28	Call Option with specified dates	15 th April 2019 30 th June 2019 30 th September 2019 31 st December 2019	
29	Call Notice Deadline Date	90 days	
30	Call Notification Time	9.30AM to 2:00 PM	
31	Indicate whether Call option will be exercised at Discount/Premium/Par		
	i) Discount		
	ii) Premium		
	iii) Par	Par	
	<i>Call option details</i>		
32	Indicate whether the instrument is rated	Na	
33	Whether Debentures/Bonds are perpetual in nature	No	
34	Maturity amount basis	At par	
35	Redemption details		
	i) Fixed maturity (i.e. the principal amount is repaid at maturity.)		

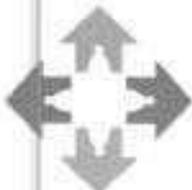
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	ii) Fixed maturity with call feature (i.e. the issue may be called for redemption prior to the fixed maturity date.)		
	iii) Fixed maturity with put (i.e. the holder may request the reimbursement of his bonds prior to the maturity date.)		
	iv) Fixed maturity with put and call		
	v) Amortization plan (i.e. reduction of principal by regular payments.)		
	vi) Amortization plan with call feature (i.e. the redemption of principal may occur as the result of the outstanding portion of the bond being called.)		
	vii) Amortization plan with put feature		
	viii) Amortization plan with put and call	Yes	
	ix) Perpetual (i.e. the debt instrument has no fixed maturity date and is only due for redemption in the case of the issuer's liquidation.)		
	x) Perpetual with call feature (i.e. the issue may be called for redemption at some time in the future.)		
	xi) Perpetual with put feature (the issue may be puttable for redemption at some time in the future)		
	xii) Extendible	No	
36	Redemption Type		
	i) Full Redemption		
	ii) Partial Redemption (including details, if redemption is due to exercise of call or put option)		
	a. By Face Value Redemption		
	b. By Quantity Redemption	Yes	
37	ISIN Required for Letter of Allotment (LOA)*	Yes	
38	Indicate whether Partly Paid	NO	
	If Yes, specify the Paid up value (in Rs.)		
39	Applicable only to Structured instruments (with capital protection)		
	Kindly indicate (Yes) against relevant row. Only one option can be selected from the given options in each group.		
A)	Type		Indicate
	i) Capital protection certificate with participation [minimum redemption at expiry equivalent to the capital protection; capital protection is defined as a percentage of the nominal amount (e.g. 100%); capital protection refers to the nominal amount only, and not to the purchase price; the value of the product may fall below its capital protection value during its lifetime; participation is in the underlying price increasing above the strike]		NA
	ii) Capital protection convertible certificate [minimum redemption at expiry equivalent to the capital protection; capital protection is defined as a percentage of the nominal price (e.g. 100%); capital protection refers to the nominal price only, and not to the purchase price; the value of the product may fall below its capital protection value during its lifetime; participation is in the underlying price increase above the conversion price; coupon payment is possible]		
	iii) Barrier capital protection certificate (minimum redemption at expiry equivalent to the capital protection; capital protection is defined as a percentage of the nominal price (e.g. 100%); capital protection refers to the nominal amount only, and not to the purchase price; the value of the product may fall below its capital protection value during its lifetime; participation is in the underlying price increase above the strike up to the barrier; possibility of rebate payment once barrier is breached; limited profit potential]		
	iv) Capital protection certificate with coupons [minimum redemption at expiry equivalent to the capital protection; capital protection is defined as a percentage of the nominal price]		



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	(e.g. 100%); capital protection refers to the nominal amount only, and not to the purchase price; the value of the product may fall below its capital protection value during its lifetime; the coupon amount is dependent on the development of the underlying asset; periodic coupon payment is expected]	
	v) Others (miscellaneous)	
B)	Distribution (indicates the cash distribution provided by the structured instrument)	Indicate
	i) Fixed interest payments	NA
	ii) Dividend payments (depending on strategy of the structured instrument)	
	iii) Variable interest payments	
	iv) No payments	
	v) Others (miscellaneous)	
C)	Repayment (indicates the repayment form provided by the structured instruments)	Indicate
	i) Fixed cash repayment (only protected capital level)	NA
	ii) Variable cash repayment (protected capital level and additional performance capital depending on the underlying)	
	iii) Others (miscellaneous)	
D)	Underlying assets (indicates that type of underlying assets in which the structured instrument participates)	Indicate
	i) Baskets (group of securities that have been put together for a specific investment purpose)	
	ii) Equities	
	iii) Debt instruments	
	iv) Commodities	
	v) Currencies (specified exchange rate)	
	vi) Indices (the performance of an index)	
	vii) Interest rates (specified amount based on the future level of interest rates)	
	viii) Others (miscellaneous)	
40	Applicable only to Structured instruments (without capital protection)	
	Kindly indicate (Yes) against relevant row. Only one option can be selected from the given options in each group.	
A)	Type	Indicate
	i) Discount certificate (should the underlying asset close below the strike on expiry, they underlying asset(s) and/or a cash amount is redeemed; discount certificates enable investors to acquire the underlying asset at lower price; it corresponds to a buy-write-strategy; it has reduced risk compared to a direct investment into the underlying asset; with higher risk levels multiple underlying assets (worst of) allow for higher discounts; limited profits opportunity (Cap))	
	ii) Barrier discount certificate (the maximum redemption amount (Cap) is paid out if the barrier is never breached; barrier discount certificates enable investors to acquire the underlying asset(s) at a lower price; due to barrier, the probability of maximum redemption is higher; the discount, however, is smaller than for a discount certificate; if the barrier is breached the product changes in to a discount certificate; it has reduced risk compared to a direct investment in to the underlying asset; limited profit potential (Cap); with higher risk levels multiple underlying assets (worst-of) allow for higher discounts or a lower barrier)	
	iii) Reverse convertible (should the underlying asset close below the strike on expiry, they underlying asset(s) and/or a cash amount is redeemed; should the underlying asset close above the strike at expiry, the nominal amount plus the coupon is paid at redemption; the coupon is paid regardless of the underlying development; it has reduced risk compared to a	

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	<i>direct investment in to the underlying asset; with higher risk levels, multiple underlying assets (worst-of) allow for higher coupons; limited profit potential (Cap)]</i>	
iv)	Barrier reverse convertible <i>[should the barrier never be breached, the nominal price plus coupon is paid at redemption; due to the barrier, the probability of maximum redemption is higher; the coupon, however, is smaller than for a reverse convertible; if the barrier is breached the product changes into a reverse convertible, the coupon is paid regardless of the underlying development; it has reduced risk compared to a direct investment into the underlying asset(s); with higher risk levels multiple underlying assets (worst-of) allow for higher coupons or lower barriers; limited profits potential (Cap)]</i>	
v)	Express certificate <i>[should the underlying trade above the strike on the observation date, an early redemption consisting of normal price plus an additional coupon amount is paid; it offers the possibility of an early redemption combined with an attractive yield opportunity; it has reduced risk compared to a direct investment into the underlying asset(s); with higher risk levels, multiple underlying assets (worst-of) allow for higher coupons or lower barriers; limited profits opportunity (Cap)]</i>	
vi)	Others (miscellaneous)	
B)	Distribution <i>(indicates the cash distribution provided by the structured instruments)</i>	Indicate
i)	Fixed interest payments	
ii)	Dividend payments <i>(depending on strategy of the structured instrument)</i>	
iii)	Variable interest payments	
iv)	No payments	
v)	Others (miscellaneous)	
C)	Repayment <i>(indicates the repayment form provided by the structured instrument)</i>	Indicate
i)	Repayment in cash <i>(depending on the underlying, if the barrier is not breached)</i>	
ii)	Repayment in assets	
iii)	Repayment in assets and cash	
iv)	Repayment in assets or cash	
v)	Others (miscellaneous)	
D)	Underlying assets <i>(indicates the type of underlying assets in which the structured instrument participates)</i>	Indicate
i)	Baskets <i>(Group of securities that have been put together for a specific investment purpose)</i>	
ii)	Equities	
iii)	Debt instruments	
iv)	Commodities	
v)	Currencies <i>(specified exchanged rate)</i>	
vi)	Indices <i>(the performance of an index)</i>	
vii)	Interest rates <i>(specified amount based on the future level of interest rates)</i>	
viii)	Others (miscellaneous)	
41	Any other information (please specify)	

* Please note that one single ISIN is allotted for LOA and Secured Bond/Debenture. On conversion of an LOA into the security a separate letter in the format prescribed will have to be provided by the Issuer on receipt of which the ISIN description is changed in the system.

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Page 9 of 35



As per SEBI Circulars, the day count convention of "Actual/Actual" shall be followed for calculating interest rates.

II. Security Details - Part B

Name of the Instrument	Secured Redeemable Non-Convertible Debentures
Series	Tranche I - 10.70% Tranche II - 13.50% (Refer Annexure A for more details)
Issue Price (in Rs.) (per security)	10,00,000/-
Face Value (in Rs.) (per security)	10,00,000/-
Allotment date	Refer Annexure A
Redemption date/Conversion date	30 th Sep 2021
Allotment Quantity	250
Issue Size (in Rs. Cr.)	25 crores
Distinctive No From -To	1-250 (Refer Annexure A) -allotment in 2 tranches
Schedule Opening Date #	NA
Schedule Closing Date #	NA
Actual Closing Date #	NA
Redemption Premium Details	Nil
Shut Period (for redemption)	30 th September 2021

for public issue only

Detail of Partial Redemption

Sr. No.	Partial redemption dates	Face Value/Quantity Redemption	If redemption is based on quantity (specify whether on lot basis or pro-rata basis)
	Refer Annexure B	Quantity Redemption	Lot basis

III. Other Details

Credit Rating Details (if rated by multiple credit rating agencies, include all such ratings)

Name of Credit Rating Agency	Credit Rating	Date of Credit Rating
1. ICRA	BBB-	Oct 2017
2.		
3.		

Registrar Details

Name of Registrar	Karvy Computershare Pvt Ltd
Registrar BP ID	IN200800
Address where physical securities is to be sent	Karvy Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, HYDERABAD - 500 032

	Lead Manager Details #		Arranger Details #	
	1.	2.	1.	2.
Name of the Organisation				
Name of contact person				
Designation/Dept.				
Address:				

[Handwritten Signature]



Tel. Nos.:				
Fax Nos.:				
Email addresses:				
Website				

attach Annexure, in case more than 2 agencies

	Address where tax exemption forms to be given by investors	Debenture Trustee Details #	
Name of the Organisation		1. Vistra ITCL (India) Limited	2.
Name of contact person			
Designation/Dept.			
Address:		The IL&FS Financial Centre, Plot C- 22, G Block, 7th Floor Bandra Kurla Complex, Bandra (East), Mumbai 400051	
Tel. Nos.:		9820427747	
Fax Nos.:			
Email addresses:			
Website		www.vistraitcl.com	

attach Annexure, in case more than 2 agencies

IV. Stock Exchange Details (Please start with the Primary Stock Exchange)

Name of Stock Exchange in which listed or proposed to be listed	Listed/Proposed to be listed	Date of listing (if listed)	Permitted to trade (✓)	Stock Exchange Security code (if any)
1. Bombay Stock Exchange Or	NA	NA	NA	NA
2. National Stock Exchange	NA	NA	NA	NA
3.				



JANAADHAR
By 2017-18-19

We hereby certify that

- 1) The above information is correct to the best of our knowledge and that we have attached all the enclosures mentioned above.
- 2) All relevant guidelines that are applicable or any applicable directions, rules and regulations that may be applicable for the issuance of Debt Securities have been complied with.

We hereby also declare that on redemption of this Security we will extinguish the securities from the Investors account.

Signature :



Name :

R. Srinivasan

Ganapathy Subramaniam

Designation :

Director

CFO

Date :

27.03.2018



ANNEXURE-A

Tranche 1

Coupon Rate	10.70 %
Face Value (in Rs.) (per security)	10,00,000/-
Allotment date	27 th March 2018
Allotment Quantity	120
Issue Size (in Rs. Cr.)	12 crores
Distinctive No From -To	1-120 (Refer Annexure A)

Tranche 2

Coupon Rate	13.50 %
Face Value (in Rs.) (per security)	10,00,000/-
Allotment date	27 th March 2018 for 3 crores & 30 th June 2018 for 10 crores
Allotment Quantity	130
Issue Size (in Rs. Cr.)	3 crores+ 10 Crores= 13 crores
Distinctive No From -To	121-150 on 27 th March 2018 151-250 on 30 th June 2018

Annexure B:

Tranche 1		Rs.12 cr
Due date for principal repayment		Installment amount(Rs.)
30-Jun-19		1,20,00,000
30-Sep-19		1,20,00,000
31-Dec-19		1,20,00,000
31-Mar-20		1,20,00,000
30-Jun-20		1,20,00,000
30-Sep-20		1,20,00,000
31-Dec-20		1,20,00,000
31-Mar-21		1,20,00,000
30-Jun-21		1,20,00,000
30-Sep-21		1,20,00,000
Total		12,00,00,000

Tranche 2		Rs.13 cr
Due date for principal repayment		Installment amount(Rs.)
30-Jun-19		1,30,00,000
30-Sep-19		1,30,00,000
31-Dec-19		1,30,00,000
31-Mar-20		1,30,00,000
30-Jun-20		1,30,00,000
30-Sep-20		1,30,00,000
31-Dec-20		1,30,00,000
31-Mar-21		1,30,00,000
30-Jun-21		1,30,00,000
30-Sep-21		1,30,00,000
Total		13,00,00,000

R. Srinivasan

Director
27.03.2018



Ganapathy Subramaniam

CFO



Page 13 of 15



JANAADHAR
Wealth Multi

Category	Type	Put "Yes" or "No" whichever is applicable for your issue
Unlisted Securities	Plain vanilla Debt	Yes
	Structured Debt	
Listed Securities	Plain vanilla Debt	Yes(Proposed to be listed at the Option of the Debenture Holder)
	Structured Debt	
ISINs for categories exempted from applicability of ISINs as per SEBI Circular dated 30-June-2017	Public Issue	No
	54EC Capital Gains Bonds	No
	Tier II Bonds by Housing Finance Companies (HFCs)	No
	Tier II Bonds by standalone Primary Dealers (PDs)	No
	Subordinated debt by Insurance Cos.	No
	Basel III bonds issued by Banks	No
	Bonds issued to long term Infrastructure sector and affordable housing by Banks	No
	Perpetual debt issued by Systemically Important Non-Deposit taking NBFCs	No
	Tier II Bonds issued by Non-Systemically Important Non-Deposit taking NBFCs	No



Page 14 of 15

JANAADHAR (INDIA) PVT. LTD.