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Annexure A

Sr. No.	Particulars	Details
1	Type of securities	Rated, listed, senior, secured, redeemable, taxable, transferable, principal protected market linked non-convertible debentures
2	Type of issue	Private placement basis
3	Size of Issue	250 (two hundred and fifty) rated, listed, senior, secured, redeemable, taxable, transferable, principal protected market linked non-convertible debentures denominated in INR, each having a face value of INR 10,00,000 (Indian Rupees Ten Lakh) and an aggregate face value of INR 25,00,00,000 (Indian Rupees Twenty Five Crore) (" Debentures "), at discount (with an issue price of INR 9,27,000 (Indian Rupees Nine Lakh Twenty Seven Thousand) per Debenture).
4	Whether proposed to be listed? If yes, Name of Stock Exchange	Yes. The Debentures are proposed to be listed on the Wholesale Debt Market segment of BSE Limited.
5	Tenure of instrument	39 months and 26 days from the Deemed Date of Allotment.
6	Date of allotment	December 19, 2022 (" Deemed Date of Allotment ")
7	Date of maturity	April 15, 2026 (" Redemption Date ")
8	Coupon/interest Rate	Redemption The Debentures shall be fully redeemed on a <i>pari passu</i> basis by the Company by making the payment of the Outstanding Principal Amounts (as defined below) on the Redemption Date in accordance with the debenture trust deed executed/to be executed between the Company and the debenture trustee ("DTD"). Interest of Debentures The Interest Amounts (as defined below) shall accrue and be payable on the Redemption Date in accordance with the DTD. Applicable Definitions For the purposes of the above, the following terms have the following meanings: "Annualised Interest Rate" or "Annualised Coupon Rate" means: (a) 10% (ten percent) per annum (compounded monthly), if the Final Fixing Level is greater than 75% (seventy five percent) of the Initial Fixing Level;

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	(b) 9.95% (nine decimal nine five percent) per annum (compounded monthly), if the Final Fixing Level is lesser than or equal to 75% (seventy five percent) of the Initial Fixing Level but is greater than 25% (twenty five percent) of the Initial Fixing Level; and/or (c) 0% (zero percent) per annum (compounded monthly), if the Final Fixing Level is lesser than or equal to 25% (twenty five percent) of the Initial Fixing Level. "Final Fixing Date" means: (a) if the Debentures are being redeemed on the Redemption Date, the date occurring 30 (thirty) days prior to the Redemption Date; or (b) if the Debentures are being redeemed other than on the Redemption Date, the date occurring 30 (thirty) days prior to any date on which a Redemption Payment in respect of the Debentures is required to be made in accordance with terms of the Transaction Documents. PROVIDED THAT if such date is not a Business Day, the immediately preceding Business Day would be deemed to be the Final Fixing Date. "Final Fixing Level" means the official closing level/price of the Reference Index on the Final Fixing Date. "Initial Fixing Date" means the day occurring 3 (three) calendar days prior to the Deemed Date of Allotment. "Initial Fixing Level" means the official closing level of the Reference Index on the Initial Fixing Date. "Interest Amounts" or "Coupon Amounts" means, for redemption/premature redemption of the Debentures, in respect of any Debenture, the interest or the coupon payable on such Debenture, determined as follows: $IA = OPA * [(1 + \text{Annualised Interest Rate})^{(\text{Tenor in Days}/365)} - 1]$ where: (a) "IA" is the Interest Amounts; (b) "OPA" is the Outstanding Principal Amounts proposed to be paid in respect of such Debenture; and (c) "Tenor in Days" means the period between the Deemed Date of Allotment and the date on which the Debentures are to be redeemed, determined in days. "Outstanding Principal Amounts" means, at any date, the principal amounts outstanding under the Debentures.
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		"Reference Index" means the 6.10% GS 2031, having ISIN IN0020210095 and maturing on July 21, 2031, as published by Financial Benchmarks India Private Limited (available at www.fbil.org.in).
9	Schedule of Payment of coupon/interest and principal	The Debentures shall be fully redeemed on a <i>pari passu</i> basis by the Company by making the payment of the Outstanding Principal Amounts on the Redemption Date in accordance with the DTD. The Interest Amounts shall accrue and be payable on the Redemption Date in accordance with the DTD. Please also refer section named "<i>Coupon/interest Rate</i>" above.
10	Charge/Security, if any, created over the assets	The Debentures shall be secured on or prior to the Deemed Date of Allotment by way of a (i) first ranking exclusive and continuing charge to be created pursuant to an unattested deed of hypothecation, executed or to be executed and delivered by the Company in a form acceptable to the debenture trustee over certain identified book debts/loan receivables of the Company as described therein (the "Hypothecated Assets"), and (ii) such other security interest as may be agreed between the Company and the Debenture Holders. The charge over the Hypothecated Assets, at all times, commencing from the Deemed Date of Allotment and until the redemption of the Debentures, shall be at least 1.10 (one decimal one zero) times the value of the outstanding amounts in respect of the Debentures. For the purposes of determining the abovementioned security cover, the Annualised Interest Rate (for the purposes of calculating the accrued Interest Amounts) shall be assumed as 10% (ten percent) per annum (compounded monthly).
11	Special right/interest/privileges attached to the instrument and changes thereof	None. The rights/interests/privileges are set out in the DTD and the other transaction documents executed in respect of the Debentures.
12	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	The Company agrees to pay additional interest at 3% (three percent) per annum (compounded monthly) over the Annualised Interest Rate in respect of the Debentures on the Outstanding Principal Amounts from the date of the occurrence of an Event of Default (as defined in the DTD) until such Event of Default is cured or the secured obligations in respect of the Debentures are repaid.

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13	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Nil
14	Details of redemption of debentures	The Debentures shall be fully redeemed on a <i>pari passu</i> basis by the Company by making the payment of the Outstanding Principal Amounts on the Redemption Date in accordance with the DTD.
15	any cancellation or termination of proposal for issuance of securities including reasons thereof.	N.A.

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