

## PRODUCT NOTE

### ACHIEVERS FINANCE INDIA (P) LTD

Private Issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (NCD)

#### BRIEF INTRODUCTION

- ◆ Achiivers Finance India (P) Ltd (formerly known as Instant Suppliers Pvt Ltd), are a “Non-Deposit Taking NBFC” (NBFC-ND) headquartered in Kolkata. The company focus on Gold Loan Finance. The company started its gold financing business in Kolkata in the year 2013. The first branch of the company was opened on 10th of July 2013 and currently the company is operating 7 Branches across Eastern region of India
- ◆ The company offers personal loans, secured by gold jewellery, or Gold Loans, primarily to individuals who possess gold jewellery but are not able to access formal credit within a reasonable time, or to whom credit may not be available at all, to meet unanticipated or other short-term.
- ◆ The customers of the company are typically small businessmen, vendors, traders, farmers and salaried individuals, who for reasons of convenience accessibility or necessity, avail of the credit facilities by pledging their gold jewellery with the company rather than by taking loans from banks and other financial institutions.

ISSUES OPENS

**15th JUNE 2020**

ISSUES CLOSES

**14th JULY 2020**

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### ISSUE HIGHLIGHTS

<b>Issue Opens</b>	15th June 2020	<b>Issue Closes*</b>	14th July 2020
<b>Trustee</b>	IDBI Trusteeship Services Limited	<b>Trustee</b>	Cameo Corporate Services Limited
<b>Allotment</b>	First Come First Serve Basis	<b>Issue Size</b>	1,000 NCDs of face value of Rs. 1,00,000 each, total issue size Rs. 10 Crores
<b>Face Value</b>	Rs. 1,00,000 per NCD		
<b>Issue Price</b>	Rs. 1,00,000 per NCD	<b>Listing</b>	Bombay Stock Exchange (BSE)
<b>Issue Size</b>	1,000 NCDs	<b>Cheque in favor</b>	"Achievers Finance India (P) Ltd Escrow A/c"
<b>Nature of Instrument</b>	Secured NCD	<b>Frequency of Interest Payment</b>	First interest on September 01, 2020 and subsequently on the 1st day of every month
<b>Minimum Application</b>	1 NCD (Rs. 1,00,000)	<b>Depository</b>	Central Depository Services (India) Ltd
<b>Rating</b>	IVR BB/ Stable; (IVR Double B with Stable Outlook)	<b>Security</b>	Secured by way of creation of charge on Book Debt & Receivables (Gold Loan)

\*For early closure or extension of the Issue please refer cover page of the disclosure document

SERIES	I	II	III	IV	V	VI	VII	VIII	IX
<b>Frequency of Interest Payment</b>	Cumulative	Monthly		Annually			Cumulative		
<b>Tenure from Deemed Date of Allotment</b>	400 Days	36 Months	60 Months	24 Months	36 Months	60 Months	24 Months	36 Months	2191 Days/ 6 Years
<b>Minimum Application</b>	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)	1,00,000 (1 NCD)
<b>Face Value of NCDs (Rs./NCD)</b>	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
<b>Issue Price (Rs./NCD)</b>	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
<b>Coupon (%)</b>	11.60%	11.50%	11.75%	11.75%	12.00%	12.25%	11.75%	12.00%	12.25%
<b>Effective Yield (per annum)</b>	11.66%	NA	NA	NA	NA	NA	12.10%	12.49%	12.88%
<b>Redemption Amount (Rs. / NCD)</b>	1,12,841	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,24,881	1,40,493	2,00,041
<b>Interest</b>	NA	958	979	11,750	12,000	12,250	NA	NA	NA



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### WHO CAN APPLY?

Nothing in this Disclosure Document shall constitute and/or deem to constitute an offer or an invitation to an offer, to be made to the Indian public or any section thereof through this Disclosure Document, and this Disclosure Document and its contents should not be construed to be a prospectus under the Companies Act.

The following categories of investors, when specifically approached, are eligible to apply for this private placement of Debentures.

- **Individuals**
- **Hindu Undivided Family**
- **Trust**
- **Mutual Funds**
- **Association of Persons**
- **Portfolio Managers**
- **Registered with SEBI Partnerships**
- **Companies and Bodies Corporate including Public Sector Undertaking**
- **Any other investor eligible invest in these Debentures**
- **Partnership Firms**
- **Commercial Banks**
- **Regional Rural Banks**
- **Financial Institutions**
- **Insurance Companies**

### HOW TO APPLY?

The applicant must have beneficiary account with CDSL prior to making the application. Applications for the NCDs must be made in the prescribed Form as provided by the Issuer and must be completed in block letters in English by the Investors.

Payment can be made through Cheque, NEFT, RTGS or such other online payment mechanism permitted under the SEBI Debt Listing Regulations by crediting funds to the Issuer's account by the Pay in Date, the details of which are provided in the Application Form.

It may be noted that payment by any other means shall not be accepted. The Issuer assumes no responsibility for any applications lost in mail or in transit or any failure of electronic fund transfer.

The Disclosure Document and the contents hereof are restricted for only the intended recipient(s) who have addressed and only such recipients are eligible to apply for the Debentures.

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*Call us to know more*

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RBI Registered Non-Banking Financial Company

Registration Number: B-05.04264