

RICHFIELD FINANCIAL SERVICES LTD

2B, Grant Lane, 2nd Floor, Kolkata Kolkata West Bengal 700012

CIN: L65999WB1992PLC055224

E-mail : rfsl.nbfc@gmail.com, Website: www.rfsl.co.in

Date: 30th March 2024

To
Department of Corporate Services
Bombay Stock Exchange Limited
22nd Floor,
PhirozeJeeJeeBhoy Towers
Dalal Street
Mumbai – 400 001

Scrip Code: BSE: 539435

Sub: Allotment of Secured Redeemable Non-Convertible Debentures (NCDs) on private placement basis

Pursuant to the Provisions of Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 we hereby inform you that the Finance Committee of the Company at their meeting held on 30th March 2024 has allotted 3,300 (Three Thousand three hundred only) Secured Redeemable Non-Convertible Debentures (NCDs) on preferential basis to the identified allottees.

The Information required to be submitted pursuant to SEBI Circular No. CIR/CFD/CMD/4/2015 dated September 09, 2015 is annexed herewith as Annexure -I.

The Details of the allottees is annexed herewith as Annexure-II.

The Meeting started at 1:00pm and concluded at 1:30pm.

This is for your information and record.

Thanking You,
Yours faithfully,
For **Richfield Financial Services Limited**

Vadasseril Chacko Georgekutty
Managing Director
Din: 0919485

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Annexure - 1

Particulars of Securities	Details of Securities
Size of the Issue	3300 (Three Thousand Three Hundred) Secured Redeemable Non-Convertible Debentures issued at par of Rs.1000/- (Rupees One Thousand only) each aggregating to Rs. 33,00,000/- (Rupees Thirty Three Lakhs only)
Whether proposed to be Listed? If yes, name of the Stock exchange(s)	No
Tenure of the instrument-	1 YEAR
Date of allotment	March 30, 2024
Date of maturity	March 30, 2025
Coupon/interest offered, schedule of Payment of coupon/interest and principal	As per Annexure III
Charge/security, if any created over the assets	The NCDs being offered through this offer letter would constitute direct and secured obligations of the Company and shall be secured by way of first ranking pari passu charge with existing secured creditors, on all movable assets, including book debts and receivables, cash and bank balances, other movable assets, loans and advances, both present and future of the Company equal to the value of one time of the NCDs outstanding plus interest accrued thereon and subject to any obligations under applicable statutory and/or regulatory requirements.
Special rights/interest/privileges attached to the instrument and changes thereof	Not applicable
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	Not applicable
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 comment	Not applicable

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thereon, if any	
Details of redemption of preference shares indicating the Manner of Redemption (whether out of profits or out of fresh issue) and debentures	March 30, 2025

For Richfield Financial Services Limited

Vadasseril Chacko Georgekutty

Managing Director

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Annexure - II

Sl No.	Name of the proposed allottees	Number of NCDs offered
1.	Lincy Tomy	100
2.	Valsala Devi	200
3.	Simon George	1500
4.	Shibu T Varghese	1,000
5.	Xavier N.T.	500
Total NCDs offered		3,300

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Annexure - III

Term Sheet

Sr. No.	Series	Coupon Basis	Coupon Rate	Coupon Type	Floor Value/ Cap Value	Redemption on Premium, if any	Frequency of Interest Payment	Dates of Interest Payment	Tenure of Instrument	Redemption Amount (₹/NCD) for Debenture Holders	Allotment Date	Redemption Date	Reference of Variable Rates
1	Option I	Fixed	10.25%	Simple	1000	NA	Monthly	1st day of every month starting from May 1, 2024 and last interest payment on maturity i.e. on March 30, 2025	1 Year	1000	30 March 2024	30 March 2025	NA
2	Option II	Fixed	10.50%	Simple	1000	NA	Yearly	1st day of every year starting from March 30, 2024 and last interest payment on maturity i.e. on March 30, 2025.	1 Year	1000	30 March 2024	30 March 2025	NA

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Illustrative Cash Flow

Series	Total Allotment Quantity	Issue Size	Cashflow Event (Interest/ Redemption)	Record Date (Deemed Dates)	Due Date (Deemed Dates)	Date of Payment (Deemed Dates)	No. of Days in Coupon Period	Amount Payable (per Unit) (in Rs.)
Option I	1,500	15,00,000	1st coupon	Friday, 5 April, 2024	Wednesday, 1 May, 2024	Thursday, 2 May, 2024	32	8.99
			2nd coupon	Friday, 10 May, 2024	Saturday, 1 June, 2024	Saturday, 1 June, 2024	31	8.71
			3rd coupon	Friday, 14 June, 2024	Monday, 1 July, 2024	Monday, 1 July, 2024	30	8.42
			4th coupon	Friday, 12 July, 2024	Thursday, 1 August, 2024	Thursday, 1 August, 2024	31	8.71
			5th coupon	Friday, 9 August, 2024	Sunday, 1 September, 2024	Monday, 2 September, 2024	31	8.71
			6th coupon	Friday, 13 September, 2024	Tuesday, 1 October, 2024	Tuesday, 1 October, 2024	30	8.42
			7th coupon	Friday, 11 October, 2024	Friday, 1 November, 2024	Friday, 1 November, 2024	31	8.71
			8th coupon	Friday, 8 November, 2024	Sunday, 1 December, 2024	Monday, 2 December, 2024	30	8.42
			9th coupon	Friday, 13 December, 2024	Wednesday, 1 January, 2025	Wednesday, 1 January, 2025	31	8.71
			10th coupon	Friday, 10 January, 2025	Saturday, 1 February, 2025	Saturday, 1 February, 2025	31	8.71
			11th coupon	Friday, 14 February, 2025	Saturday, 1 March, 2025	Saturday, 1 March, 2025	28	7.86
			12th coupon	Friday, 14 March, 2025	Sunday, 30 March, 2025	Saturday, 29 March, 2025	30	8.42
			Principal	Friday, 14 March, 2025	Sunday, 30 March, 2025	Saturday, 29 March, 2025	365	1000.00
Option II	1,800	18,00,000	1st coupon	Friday, 14 March, 2025	Sunday, 30 March, 2025	Saturday, 29 March, 2025	365	105.00
			Principal	Friday, 14 March, 2025	Sunday, 30 March, 2025	Saturday, 29 March, 2025	365	1000.00

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