

ISSUE DETAILS

Issuer Name	JDW Sugar Mills
Instrument Type	TFC-2
Issue Size (PKR million)	500.00
Instrument Tenure (Months)	51
Mark-up/Profit Rate	3 month KIBOR + 2.50%
Details of Security	This loan is secured by joint pari passu on land measuring 4,262 kanals, all present and future fixed assets, plant and machinery of the Company and its subsidiary Deharki Sugar Mills (Private) Limited and personal guarantees of Directors.
Name of Trustee(s)	JS Bank Limited
Issue Date	Dec-13
Grace Period	6 Months

REDEMPTION SCHEDULE

Payment Date	Outstanding Principle Payment	Principal Payment	Mark-up/Profit Payment (Base Rate: 12.5%)	Total Payment
31-Dec-13	500,000,000	0	0.00	0
30-Mar-14	500,000,000	0	15,753,425	15,753,425
30-Jun-14	468,750,000	31,250,000	15,753,425	47,003,425
30-Sep-14	437,500,000	31,250,000	14,287,243	45,537,243
31-Dec-14	406,250,000	31,250,000	13,784,247	45,034,247
30-Mar-15	375,000,000	31,250,000	12,799,658	44,049,658
30-Jun-15	343,750,000	31,250,000	11,815,068	43,065,068
30-Sep-15	312,500,000	31,250,000	10,477,312	41,727,312
31-Dec-15	281,250,000	31,250,000	9,845,890	41,095,890
30-Mar-16	250,000,000	31,250,000	8,861,301	40,111,301
30-Jun-16	218,750,000	31,250,000	7,876,712	39,126,712
30-Sep-16	187,500,000	31,250,000	6,667,380	37,917,380
31-Dec-16	156,250,000	31,250,000	5,907,534	37,157,534
30-Mar-17	125,000,000	31,250,000	4,922,945	36,172,945
30-Jun-17	93,750,000	31,250,000	3,938,356	35,188,356
30-Sep-17	62,500,000	31,250,000	2,857,449	34,107,449
31-Dec-17	31,250,000	31,250,000	1,969,178	33,219,178
30-Mar-18	-	31,250,000	984,589	32,234,589
TOTAL		500,000,000	148,501,712	648,501,712