

NCD PUBLIC ISSUE SERIES -V											
Series	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option XI
Tenor(Years)	2	3	5	2	3	5	400 DAYS	2	3	5	6
Stock Exchange Listing	Bombay Stock Exchange(BSE) Limited.										
BSE Scrip code	934891	934892	934893	934894	934895	934896	934897	934898	934899	934900	934901
BSE Scrip ID	1150MFL15	12MFL16	1150MFL18	12MFL15	1225MFL16	12MFL18	0MFL14	0MFL15	0MFL16	0MFL18A	0MFL19
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Unsecured
ISIN Number	INE414G07258	INE414G07266	INE414G07274	INE414G07282	INE414G07290	INE414G07308	INE414G07316	INE414G07324	INE414G07332	INE414G07340	INE414G08215
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annually	Annually	Annually	NA	NA	NA	NA	NA
Face Value of NCDs (₹ / NCD)	1000										
Issue Price (₹ / NCD)	1000										
Deemed/Date of Allotment	25/09/2013										
Coupon Rate (% per annum)											
Category I- Institution	11.50%	12.00%	11.50%	12.00%	12.25%	12.00%	NA	NA	NA	NA	NA
Category II- Non-Institutional Category	11.50%	12.00%	11.50%	12.00%	12.25%	12.00%	NA	NA	NA	NA	NA
Category III- Individuals	11.50%	12.00%	11.50%	12.00%	12.25%	12.00%	NA	NA	NA	NA	NA
Effective Yield per annum Cat -I,II & III	11.50%	12.00%	11.50%	12.00%	12.25%	12.00%	11.00%	12.00%	12.55%	12.00%	12.25%
Amount (₹ / NCD) on Maturity-Category I,II & III	Rs.1000/-	Rs.1000/-	Rs. 1000/-	Rs.1000/-	Rs.1000/-	Rs. 1000/-	Rs.1121.71/-	Rs.1254.52/-	Rs.1425.76/-	Rs.1762.78/-	Rs.2000/-
Maturity Date	25/09/2015	25/09/2016	25/09/2018	25/09/2015	25/09/2016	25/09/2018	30/10/2014	25/09/2015	25/09/2016	25/09/2018	25/09/2019
First Interest Payment date	01/11/2013	01/11/2013	01/11/2013	25/09/2014	25/09/2014	25/09/2014	NA	NA	NA	NA	NA

*** Category I**

Public financial institutions, statutory corporations, commercial banks, co-operative banks and RRBs, which are authorised to invest in the NCDs; Provident funds, pension funds, superannuation funds and gratuity funds, which are authorised to invest in the NCDs; Venture Capital Funds registered with SEBI; Insurance Companies; State industrial development corporations; Insurance funds set up and managed by the army, navy, or air force of the Union of India; Insurance funds set up and managed by the Department of Posts, the Union of India; National Investment Fund; and Mutual Funds.

*** Category II**

Companies; bodies corporate and societies registered under the applicable laws in India and authorised to invest in the NCDs; Public/ private charitable/ religious trusts which are authorised to invest in the NCDs; Scientific and/or industrial research organisations, which are authorised to invest in the NCDs; Partnership firms in the name of the partners; Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009)

*** Category III**

Resident Indian individuals and Hindu Undivided Families through the Karta. Resident Indian individuals and Hindu Undivided Families through the Karta applying for NCDs aggregating to a value exceeding ₹ 1,000,000.00, across all series of NCDs, (Option I and/or Option II and/or Option III and/or Option IV and/or Option V and/or Option VI and/or Option VII and/or Option VIII and/or Option IX and/or Option X and/or Option XI)

*** Record Date**

The Record Date for payment of interest in connection with the NCDs or repayment of principal in connection therewith shall be 15 days prior to the date on which interest is due and payable, and/or the date of redemption. Provided that trading in the NCDs shall remain suspended between the aforementioned Record Date in connection with redemption of NCDs and the date of redemption or as prescribed by the Stock Exchange, as the case may be. In case Record Date falls on a day when Stock Exchange is having a trading holiday, the immediate subsequent trading day will be deemed as the Record Date

*** Working Days convention/Day count convention /Effect of holidays on payment**

All days excluding, Sundays and a public holiday in Kochi or Mumbai or at any other payment centre notified in terms of the Negotiable Instruments Act, 1881, except with reference to Issue Period where working days shall mean all days, excluding Saturdays, Sundays and public holidays in India or at any other payment centre notified in terms of the Negotiable Instruments Act, 1881. Interest shall be computed on a 365 days-a-year basis on the principal outstanding on the NCDs. However, if period from the Deemed Date Of Allotment / anniversary date of Allotment till one day prior to the next anniversary / redemption date includes February 29, interest shall be computed on 366 days a-year basis, on the principal outstanding on the NCDs. If the date of payment of interest or principal or any date specified does not fall on a Working Day, then the succeeding Working Day will be considered as the effective date for such payment of interest or principal, as the case may be (the 'Effective Date'). Interest and principal or other amounts, if any, will be paid on the Effective Date. For avoidance of doubt, in case of interest payment on Effective Date, interest for period between actual interest payment date and the Effective Date will be paid in normal course in next interest payment date cycle. Payment of interest will be subject to the deduction of tax as per Income Tax Act, 1961 or any statutory modification or re-enactment thereof for the time being in force. In case the Maturity Date falls on a holiday, the payment will be made on the next Working Day, without any interest for the period overdue.