

NCD PUBLIC ISSUE SERIES -IV					
Series	Option I	Option II	Option III	Option IV	Option V
Tenor(Years)	2	3	5	5	6
Stock Exchange Listing	National Stock Exchange (NSE) Limited & Bombay Stock Exchange(BSE) Limited.				
BSE Scrip code	934869	934870	934871	934872	934873
BSE Scrip ID	1150MFL14	1175MFL15	1175MFL17	1200MFL17	0MFL18
Nature	Secured	Secured	Secured	Secured	Secured
ISIN Number	INE414G07209	INE414G07217	INE414G07225	INE414G07233	INE414G07241
Frequency of Interest Payment	Annually	Annually	Monthly	Annually	N.A
Face Value of NCDs (₹ / NCD)	1000				
Issue Price (₹ / NCD)	1000				
Deemed/Date of Allotment	01/11/2012				
Coupon Rate (% per annum) Cat-I, II & III	11.50%	11.75%	11.75%	12.00%	N.A
Effective Yield per annum Cat -I,II & III	11.50%	11.75%	12.40% #	12.00%	12.25%
Amount (₹ / NCD) on Maturity,category I, II & III	Repayment of the face value plus any interest that may have accrued at the redemption date.				Rs.2000/-
Maturity Date	01/11/2014	01/11/2015	01/11/2017	01/11/2017	01/11/2018
First Interest Payment date	01/04/2013	01/04/2013	01/01/2013	01/04/2013	N.A

Monthly interest payment is assumed to be reinvested at the same rate for the purpose of calculation of effective yield (per annum)

*** 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); and Resident Indian individuals and Hindu Undivided Families through the Karta applying for NCDs aggregating to a value exceeding ₹ 500,000, across all options of NCDs

*** Category III**

Resident Indian individuals and Hindu Undivided Families through the Karta applying for NCDs aggregating to a value not more than ₹ 500,000, across all options of NCDs

*** Record Date**

The record date for payment of interest in connection with the NCDs or redemption of the NCDs which shall be 15 days prior to the date on which interest is due and payable, and/or the date of redemption.

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

Working Days include 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. If the date of interest payment falls on a Saturday, Sunday or a public holiday in Mumbai or any other payment centre notified in terms of the Negotiable Instruments Act, 1881, then interest as due and payable on such day, would be paid on the next working day.