

NCD PUBLIC ISSUE SERIES -XIV											
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	7.25
Stock Exchange Listing	Bombay Stock Exchange(BSE) Limited.										
BSE Scrip code	935586	935588	935590	935592	935594	935596	935598	935600	935602	935604	935606
BSE Scrip ID	875MFL18	9MFL19	85MFL21	9MFL18	925MFL19	875MFL21	OMFL17AI	OMFL18AII	OMFL19AIII	OMFL21AIV	OMFL23AV
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Unsecured
ISIN Number	INE414G07AQ5	INE414G07AR3	INE414G07AS1	INE414G07AT9	INE414G07AU7	INE414G07AV5	INE414G07AW3	INE414G07AX1	INE414G07AY9	INE414G07AZ6	INE414G08306
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	20/01/2016										
Base Coupon Rate ( % per annum) Cat -I ,Cat -II & III	8.75%	9.00%	8.50%	9.00%	9.25%	8.75%	NA	NA	NA	NA	NA
Coupon Rate (Aggregate of the Base Coupon Rate and the additional incentive on the Base Coupon rate on any Record Date as applicable to Cat-II and Cat-III)											
Category I- Institution	8.75%	9.00%	8.50%	9.00%	9.25%	8.75%	NA	NA	NA	NA	NA
Category II- Non-Institutional Category	9.50%	9.75%	9.25%	9.75%	10.00%	9.50%	NA	NA	NA	NA	NA
Category III- Individuals	9.50%	9.75%	9.25%	9.75%	10.00%	9.50%	NA	NA	NA	NA	NA
Effective Yield per annum Cat -I	8.75%	9.00%	8.50%	9.00%	9.25%	8.75%	8.25%	8.75%	9.00%	8.50%	9.27%
Effective Yield per annum Cat -II & III	9.50%	9.75%	9.25%	9.75%	10.00%	9.50%	9.00%	9.50%	9.75%	9.25%	10.02%
Amount (₹ / NCD) on Maturity, Category I	Rs.1000/-	Rs.1000/-	Rs. 1000/-	Rs.1000/-	Rs.1000/-	Rs. 1000/-	Rs.1091.06	Rs. 1182.66	Rs. 1295.03	Rs. 1503.66	Rs. 1903.08
Amount (₹ / NCD) on Maturity Category II & III	Rs.1000/-	Rs.1000/-	Rs. 1000/-	Rs.1000/-	Rs.1000/-	Rs. 1000/-	Rs. 1099.41	Rs. 1199.03	Rs. 1321.95	Rs. 1556.35	Rs. 2000.00
Maturity Date	20/01/2018	20/01/2019	20/01/2021	20/01/2018	20/01/2019	20/01/2021	23.02.2017	20/01/2018	20/01/2019	20/01/2021	20/04/2023
First Interest Payment date	01/03/2016	01/03/2016	01/03/2016	20/01/2017	20/01/2017	20/01/2017	NA	NA	NA	NA	NA

**\* Category I**

Public financial institutions, statutory corporations, commercial banks, co-operative banks and RRBs and multilateral and bilateral development financial institutions 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; Alternative Investment Funds, subject to investment conditions applicable to them under the securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012: Resident 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.

**\* 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 the second and the fourth saturday of every month, 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 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, as the case may be (the "Effective Date"). Interest 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, redemption and accrued interest are payable on the immediately previous Working Day.