

<b>NCD PUBLIC ISSUE SERIES -III</b>				
Series	Option I	Option II	Option III	Option IV
Tenor( Years)	2	3	5	5.5
Stock Exchange Listing	Bombay Stock Exchange(BSE) Limited.			
BSE Scrip code	934841	934842	934843	934844
BSE Scrip ID	1300MFL14	1325MFL15	1325MFL17	0MFL17
Nature	Secured	Secured	Secured	Secured
ISIN Number	INE414G07167	INE414G07175	INE414G07183	INE414G07191
Frequency of Interest Payment	Annually	Annually	Annually	N.A
Face Value of NCDs (₹ / NCD)	1000			
Issue Price (₹ / NCD)	1000			
Deemed/Date of Allotment	18/04/2012			
Coupon Rate (% per annum)-Cat-I, II & III	13.00%	13.25%	13.25%	N.A
Coupon Rate (% per annum)-Cat-IV	N.A	13.25%	13.25%	N.A
Effective Yield per annum Cat -I,II & III	13.00%	13.25%	13.25%	13.43%
Effective Yield per annum Cat -IV	N.A	13.25%	13.25%	13.43%
Amount (₹ / NCD) on Maturity- Category I, II,III & IV	Repayment of the face value plus any interest that may have accrued at the redemption date.			Rs.2000/-
Maturity Date	18/04/2014	18/04/2015	18/04/2017	18/10/2017
First Interest Payment date	18/04/2013	18/04/2013	18/04/2013	N.A

**\* 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 registered with the IRDA; 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 series of NCDs, ( Option I and/or Option II and /or Option III and/or Option IV)

**\* 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 series of NCDs, ( Option I and/or Option II and /or Option III and/or Option IV)

**\* Category IV**

NRIs -on a non-repatriation basis only.#

# An NRI can apply for Option II, Option III and Option IV NCDs offered in the Issue, subject to the conditions and restrictions contained in the FEMA (Borrowing or Lending in Rupees) Regulations, 2000, and other applicable statutory and/or regulatory requirements

**\* 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.

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

Working days include all days excluding, Sundays and any public holiday. 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.