

NCD PUBLIC ISSUE SERIES - I						
Series	Option I		Option II		Option III	
Tenor(Years)	2	2	3	3	5	5
Stock Exchange Listing	National Stock Exchange (NSE) Limited & Bombay Stock Exchange(BSE) Limited.					
BSE Scrip code	934829	934830	934831	934832	934833	934834
BSE Scrip ID	MFINNCD1A	MFINNCD1B	MFINNCD1C	MFINNCD1D	MFINNCD1E	MFINNCD1F
Nature	Secured	Secured	Secured	Secured	Secured	Secured
ISIN Number	INE414G07050	INE414G07068	INE414G07076	INE414G07084	INE414G07092	INE414G07100
Frequency of Interest Payment	Annually	Annually	Annually	Annually	Annually	Annually
Face Value of NCDs (₹ / NCD)	1000					
Issue Price (₹ / NCD)	1000					
Deemed/Date of Allotment	14/09/2011					
Coupon Rate (% per annum)-Cat-I	11.75%	N.A	12.00%	N.A	12.00%	N.A
Coupon Rate (% per annum)-Cat- II & III	N.A	12.00%	N.A	12.25%	N.A	12.25%
Effective Yield per annum Cat -I	11.75%	N.A	12.00%	N.A	12.00%	N.A
Effective Yield per annum Cat -II & III	N.A	12.00%	N.A	12.25%	N.A	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.					
Maturity Date	14/09/2013	14/09/2013	14/09/2014	14/09/2014	14/09/2016	14/09/2016
First Interest Payment date	14/09/2012	14/09/2012	14/09/2012	14/09/2012	14/09/2012	14/09/2012

*** 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)

*** 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)

*** 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.

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

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.