

NCD PUBLIC ISSUE SERIES -XXV								
Series	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII
Tenor (Years)	3.2	5	2.2	3.2	5	10	3.2	5
Stock Exchange Listing	Bombay Stock Exchange(BSE) Limited.							
BSE Scrip code	937459	937461	937463	937465	937467	937469	937471	937473
BSE Scrip ID	MFLI24A	MFLI26B	MFLI123C	MFLI24D	MFLV26E	MFLV131F	MFLV124G	MFLV1126H
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
ISIN Number	INE414G07FQ4	INE414G07FR2	INE414G07FS0	INE414G07FT8	INE414G07FU6	INE414G07FV4	INE414G07FW2	INE414G07FX0
Frequency of Interest Payment	Monthly	Monthly	Annually	Annually	Annually	Annually	NA	NA
Face Value of NCDs (₹ / NCD)	1000							
Issue Price (₹ / NCD)	1000							
Deemed/Date of Allotment	20-04-2021							
Base Coupon Rate (% per annum) Cat -I ,Cat -II, Cat -III & Cat-IV	6.85%	7.35%	6.60%	7.10%	7.60%	8.00%	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-III and Cat-IV								
Category I- Institution	6.85%	7.35%	6.60%	7.10%	7.60%	8.00%	NA	NA
Category II- Non-Institutional	6.85%	7.35%	6.60%	7.10%	7.60%	8.00%	NA	NA
Category III- High Net Worth Individuals	7.10%	7.60%	6.85%	7.35%	7.85%	8.25%	NA	NA
Category IV- Retail Individuals	7.10%	7.60%	6.85%	7.35%	7.85%	8.25%	NA	NA
Effective Yield per annum Cat -I & II	6.85%	7.35%	6.60%	7.10%	7.60%	8.00%	7.10%	7.60%
Effective Yield per annum Cat -III & IV	7.10%	7.60%	6.85%	7.35%	7.85%	8.25%	7.35%	7.85%
Amount (₹ / NCD) on Maturity, Category I & II	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs. 1243.02	Rs. 1442.32
Amount (₹ / NCD) on Maturity Category III & IV	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs. 1252.26	Rs. 1459.15
Maturity Date	20-06-2024	20-04-2026	20-06-2023	20-06-2024	20-04-2026	20-04-2031	20-06-2024	20-04-2026
First Interest Payment date	01-06-2021	01-06-2021	20-04-2022	20-04-2022	20-04-2022	20-04-2022	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, with a minimum corpus of Rs 25 crores 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 registered with IRDA; 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; Systemically Important Non-Banking Financial Company, a nonbanking financial company registered with the Reserve Bank of India and having a net-worth of more than five hundred crore rupees as per the last audited financial statements; National Investment Fund set up by resolution no. F. No. 2/3/2005 –DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and Mutual Funds registered with SEBI.

*** 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); Association of Persons; and Any other incorporated and/ or unincorporated body of persons

*** Category III**

High Net-worth Individual Investors ("HNIs") - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above INR 1,000,000 across all options of NCDs in the Issue

*** Category IV**

Retail Individual Investors - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including INR 1,000,000 across all options of NCDs in the Issue

*** 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, or a date notified by the Company to the Stock Exchanges, 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, the maturity proceeds will be paid on the immediately previous Working Day along with the coupon/interest accrued on the NCDs until but excluding the date of such payment. ☐