

Brief Description of the Terms and Conditions								
Series	I		II		III		IV	
Frequency of Interest Payment	Annual		Annual		Not Applicable		Not Applicable	
Minimum Application	₹ 10,000/- (10 NCDs) (for all Series of NCDs, namely Series I, Series II, Series III and Series IV either taken individually or collectively)							
In Multiples of	₹ 1,000 (1 NCD)		₹ 1,000 (1 NCD)		₹ 1,000 (1 NCD)		₹ 1,000 (1 NCD)	
Face Value of NCDs (₹ / NCD)	₹ 1,000		₹ 1,000		₹ 1,000		₹ 1,000	
Issue Price (₹ / NCD)	₹ 1,000		₹ 1,000		₹ 1,000		₹ 1,000	
Mode of Payment of Interest and/or Redemption of NCDs	Through Various options available		Through Various options available		Through Various options available		Through Various options available	
Coupon (% per annum) - (A)	10.60		10.75		Not Applicable		Not Applicable	
Additional Incentive on Coupon (% per annum) on Any Record Date - (B)	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals	Not Applicable		Not Applicable	
	0.90	Nil	1.00	Nil				
Aggregate of Coupon and Additional Incentive on any Record Date (% per annum) = (A) + (B)	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals	Not Applicable		Not Applicable	
	11.50	10.60	11.75	10.75				
Effective Yield (% per annum) on any Record Date	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals
	11.50	10.60	11.75	10.75	11.50	10.60	11.75	10.75
Put and call option	None		None		None		None	
Tenor	Thirty six months		Sixty months		Thirty six months		Sixty months	
Redemption Date	Thirty six months from the Deemed Date of Allotment		Sixty months from the Deemed Date of Allotment		Thirty six months from the Deemed Date of Allotment		Sixty months from the Deemed Date of Allotment	
Redemption Amount (₹/NCD)	Repayment of the Face Value plus any interest that may have accrued plus Additional Incentive as may be applicable at the Redemption Date		Repayment of the Face Value plus any interest that may have accrued plus Additional Incentive as may be applicable at the Redemption Date		NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals
					₹ 1,386.20 per NCD*	₹ 1,352.90 per NCD*	₹ 1,743.30 per NCD*	₹ 1,666.65 per NCD*
Record Date	15 days prior to the date on which interest is due and payable, or the date of redemption, or as may be prescribed by the relevant stock exchange(s).		15 days prior to the date on which interest is due and payable, or the date of redemption, or as may be prescribed by the relevant stock exchange(s).		15 days prior to the date of redemption, or as may be prescribed by the relevant stock exchange(s).		15 days prior to the date of redemption, or as may be prescribed by the relevant stock exchange(s).	
Deemed Date	The Deemed Date of Allotment for the NCDs shall be the date of issue of the Allotment Advice / Regret or such date							

of Allotment	as may be determined by the Board of our Company and/or a duly authorized committee thereof and notified to the Stock Exchanges.
Credit Rating	
CARE	'CARE AA' for an amount of upto ₹ 50,000 Lacs
CRISIL	'CRISIL AA-/Stable' for an amount of upto ₹ 50,000 Lacs
Security	The principal amount of the NCDs to be issued in terms of this Prospectus together with all interest due on the NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first and exclusive charge in favour of the Debenture Trustee on an identified immovable property and specified future receivables of our Company as may be decided mutually by our Company and the Debenture Trustee.
Listing	The NCDs offered through this Prospectus are proposed to be listed on the NSE and BSE.
Depositories	NSDL & CDSL

* subject to applicable tax deducted at source, if any.

Note:

All categories of persons who are individuals or natural persons (including Hindu Undivided Families acting through their Karta) including without limitation Non Reserved Individual Investors and Reserved Individual Investors who are eligible under applicable laws to hold the NCDs are collectively referred to as “**Individuals**”.

All categories of entities, associations, organizations, societies, trusts, funds, partnership firms, Limited Liability Partnerships, bodies corporate, statutory and/or regulatory bodies and authorities and other forms of legal entities who are NOT individuals or natural persons and are eligible under applicable laws to hold the NCDs including without limitation Institutional Investors and Non Institutional Investors are collectively referred to as “**Non Individuals**”.

Deemed Date of Allotment: The Deemed Date of Allotment for the NCDs shall be the date of issue of the Allotment Advice / Regret or such date as may be determined by the Board of our Company and/or a duly authorized committee thereof and notified to the Stock Exchanges. All benefits under the NCDs including payment of interest will accrue to the NCD Holders from the Deemed Date of Allotment. Actual Allotment may occur on a date other than the Deemed Date of Allotment.

Record Date: The record date (a) in connection with Series I and Series II NCDs shall be 15 days prior to the date on which interest is due and payable, or the date of redemption, or as may be prescribed by the relevant stock exchanges, and (b) in connection with Series III and Series IV NCDs shall be 15 days prior to the date of redemption of the Series III and Series IV NCDs, or as may be prescribed by the relevant stock exchanges.