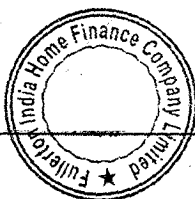


TERM SHEET- SERIES 2

400 (FOUR HUNDRED) (OR SUCH HIGHER NUMBER IN THE EVENT OF EXERCISE OF THE GREENSHOE OPTION, IF ANY) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 40,00,00,000/- (RUPEES FORTY CRORE ONLY) WHICH MAY BE INCREASED TO RS 100,00,00,000/- (RUPEES ONE HUNDRED CRORE ONLY) IN THE EVENT THE GREENSHOE OPTION IS EXERCISED ISSUED AT PAR BY FULLERTON INDIA HOME FINANCE COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.

Issuer	Fullerton India Home Finance Company Limited
Instrument	Listed, Secured, Redeemable, Non-Convertible Debentures.
Issue Size	400 (FOUR HUNDRED) (OR SUCH HIGHER NUMBER IN THE EVENT OF EXERCISE OF THE GREENSHOE OPTION, IF ANY) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 40,00,00,000/- (RUPEES FORTY CRORE ONLY) WHICH MAY BE INCREASED TO RS 100,00,00,000/- (RUPEES ONE HUNDRED CRORE ONLY) IN THE EVENT THE GREENSHOE OPTION IS EXERCISED ISSUED AT PAR BY FULLERTON INDIA HOME FINANCE COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.
Issuance Form	In Dematerialized Form
Credit Rating	'AA+' by CARE Limited
Face Value/ Issue Price/ Redemption Price	Rs. 10,00,000/- each
Minimum Application	10 Debenture and in multiples of 1 Debenture thereafter
Tenure	5 years, 7 months and 13 days (2051 days from: Deemed date of Allotment)
Maturity Date	24-March-2023
Coupon Rate	8.05% p.a.
Interest Payment dates/ Frequency/Coupon Payment Dates	Payable annually and on maturity
Default Interest rate	2% p.a. over the coupon rate
Put & Call Option	None
Interest on application money	At the respective coupon rate (subject to deduction of tax at source, as applicable) from the date of realization of cheque(s)/ demand draft(s) up to one day prior to the Deemed Date of Allotment.
Listing	The debentures are proposed to be listed on WDM segment of NSE
Trustee	"CATALYST TRUSTEESHIP LIMITED" (Formerly GDA TRSUTEESHIP LIMITED)
Security	First Pari-Passu Mortgage inter se the Debenture Holders over the company's Immovable Property situated at Plot No. 60, Arlington County Phase III, Mevalurkuppam Village, Sriperumbudur Taluk, Kancheepuram District., Chennai and Pari-Passu First charge on present and future assets of the Company comprising of Loan receivables of the Company arising out of Home Loans, Loan against property transactions and other loans currently aggregating to Rs. 709.8Crores as on 30 th June 2017 by way of hypothecation. The Company shall submit to the Debenture Trustee the list of loan receivables over which a first pari-passu



	charge has been created in favour of the Debenture Trustee (for the benefit of the Debenture Holders) as on the last day of each calendar quarter. The security over loan receivables shall provide a minimum cover of 100% of the total principal and interest payable on Debentures outstanding at any point of time.
Holiday Convention	In case the redemption date falls on a day which is not a Business Day, the payment due shall be made on the preceding working day (the effective date as mentioned above). In case any of the Interest payment date falls on a day which is not a Business Day, the payment due shall be made on the succeeding working day.
Settlement	Payment of interest and principal will be made by way of Cheques/ DD's/ Electronic mode.
Record Date	The 'Record Date' for the Debentures shall be 15 days prior to each interest payment and/ or principal repayment date.
Depository	National Securities Depository Ltd. and Central Depository Services (India) Ltd. (NSDL/ CDSL)
Issue Opens on	11 th August 2017
Pay in Dates	From Issue open to Issue closing date
Issue Closing Date	11 th August 2017
Deemed Date of Allotment	11 th August 2017

**Bond Cash Flow
Series 2**

Company	Fullerton India Home Finance Limited
Face Value (per security)	Rs 10,00,000
Issue date/ Date of allotment	11-August-2017
Redemption date	24-March-2023
Coupon Rate	8.05% p.a.
Interest payment	Payable annually and on maturity
Day Count Convention	Actual/ Actual

Cash Flows	Date	No of days in coupon period	Amount in Rs.
Interest	11 th August 2018	365	80,50,000
Interest	11 th August 2019	365	80,50,000
Interest	11 th August 2020	366	80,50,000
Interest	11 th August 2021	365	80,50,000
Interest	11 th August 2022	365	80,50,000
Interest	24 th March 2023	225	49,62,329
Principal	24 th March 2023		10,00,00,000
Total	(Principal + Interest)		14,5212,329

On subscription of Rs.10,00,00,000 (Rupees Ten Crores Only)

For Fullerton India Home Finance Company Limited

Authorised Signatory

