

Term Sheet

- A. Details of debt securities issued and sought to be listed including face value, nature of debt securities, mode of issue i.e. public issue or private placement, etc. information

Term Sheet B2 Option I

Security Name	Secured Redeemable Non Convertible Debentures – Series B2 Option I
Issuer	India Infoline Housing Finance Limited
Arranger	Trust Investment Advisors Pvt Ltd
Type of Instrument	Redeemable Non Convertible Debentures
Nature of Instrument	Secured Redeemable Non Convertible Debentures
Seniority	At par with other secured instruments
Mode of Issue	Private Placement
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing)	National Stock Exchange of India Limited. The company undertakes that the debentures will be listed within 15 days of the deemed date of allotment, failing which the Issuer will be liable to pay penal interest at the rate of 1% over the implied XIRR from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the investor.
Rating of the Instrument	CARE AA (Double A) and ICRA AA (Stable Outlook)
Base Issue Size	Rs.14 Crore in Options I & II
Option to retain oversubscription i.e. Green Shoes option	Rs 186 crore in Options I & II
Objects of the Issue	Onward lending and general business purpose
Details of the utilization of the Proceeds	The funds raised through this Issue, after meeting the expenditures of and related to the Issue, will be used for various financing activities including onward lending and for the business operations including the general Business purposes and working capital requirements
Tenure	1826 days
Frequency of Interest Payment	Annual
Coupon (%) for NCD Holders	8.90% (Payable Annually)
Redemption Date	3 rd November 2021
Redemption Amt (INR / NCD)	Rs. 10 00 000 per debenture
Step Up/Step Down Coupon Rate	NA
Coupon Type	Annual
Coupon Reset Process (including rates, spread, effective date, interest rate cap	N.A.


India Infoline Housing Finance Limited
CIN: U65993MH2006PLC166475
Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122 015 (Haryana) • Tel : (91-124) 475 4900 • Email: reach@iifl.com

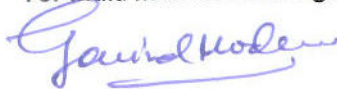
 • Website: www.iiflhomeloans.com
Registered Office: 12A-10, 13th Floor, Parinee Crescenzo, C-38 & 39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
 Tel : (91-22) 6788 1000 • Fax: (91-22) 6788 1010


and floor etc).	
Day Count Basis	Actual /Actual
Interest on Application Money	N.A.
Default Interest Rate	In case of default in payment of Interest and/or principal redemption on the due dates, additional interest of atleast @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period
Redemption Premium /Discount	NA
Issue Price	At par
Discount at which security is issued and the effective yield as a result of such discount.	N.A.
Put option Date	N.A.
Put option Price	N.A.
Call Option Date	N.A.
Call Option Price	N.A.
Put Notification Time	N.A.
Call Notification Time	N.A.
Face Value	Rs.10 00 000 per NCD
Minimum Application and in multiples of Debt securities thereafter	10 Debentures and in multiples of 1 Debenture thereafter
Issue Timing	
1. Issue Opening Date	3 rd November 2016
2. Issue Closing Date	3 rd November 2016
3. Pay-in Date	3 rd November 2016
4. Deemed Date of Allotment	3 rd November 2016
Issuance mode of the Instrument	Demat
Trading mode of the Instrument	Demat
Settlement mode of the Instrument	Account Name : INDIA INFOLINE HOUSING FINANCE LIMITED Bank Name & Branch : HDFC Bank Limited, Gurgaon Account Number : 04850340000125 IFSC Code : HDFC0000485



Depository	NSDL &/or CDSL
Business Day Convention	Should any of the date(s), including the Interest payment date or record date falls on a Saturday or a Sunday or a public holiday or no high value clearing or RTGS is available for any reason whatsoever at the place of issuer's registered/ corporate office, the next working day shall be considered as the effective date. However, for payment of principal amount, previous working day to be considered as effective date.
Record Date	15 days prior to interest payment date/redemption date
Security (where applicable) (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security).	<p>One time Secured (i) by way of first pari passu charge on the identified immovable property; and (ii) by way of first pari passu charge over current assets, book debts, loans and advances, and receivables, both present and future; of our Company.</p> <p>The Company has already created a security in terms of the debenture trust deed dated October 13th, 2016. The said document is available for inspection.</p>
Transaction Documents	Disclosure Document, Application Form, Debenture Trust Deed
Conditions Precedent to Disbursement	NIL
Condition Subsequent to Disbursement	NIL
Events of Default	<p>An event of default shall have occurred upon the happening of any event, as under:</p> <ol style="list-style-type: none"> 1. Non Payment of principal and Interest on the due date. 2. If issuer has taken or suffered any action to be taken for its reorganization, liquidation or dissolution. 3. The Company shall have voluntarily or involuntarily become the subject of proceedings under bankruptcy or insolvency law including any corporate action, legal proceedings or other procedure or step which has been taken (including the making of an application, the presentation of a petition, the filing or service of a notice or the passing of a resolution). 4. As provided in Debenture trust deed
Provisions related to Cross Default Clause	N.A.
Role and Responsibilities of Debenture Trustee	In terms of the agreement entered into with the debenture trustee i.e..IL & FS Trusteeship Services Private Limited, which document is available for inspection
Governing Law and Jurisdiction	Indian law Courts of Mumbai

For India Infoline Housing Finance Ltd



(Authorized Signatory)



DISCLOSURE OF CASH FLOWS: As per SEBI Circular No: CIR/IMD/DF/18/2013 dated October 29, 2013

Company	India Infoline Housing Finance Limited
Tenure	1826 days
Face Value (per security)	Rs.10,00,000/- (Rupees Ten Lacs only)
Date of Allotment	3 rd November 2016
Redemption	3 rd November 2021
Coupon Rate	8.90%
Frequency of the interest payment with specified date	Annual 1 st Coupon : 3 rd Nov 2017 2 nd Coupon : 5 th Nov 2018 3 rd Coupon : 4 th Nov 2019 4 th Coupon : 3 rd Nov 2020 5 th Coupon : 3 rd Nov 2021
Day count Convention	Actual/Actual

Cash flow of per bond / NCD

Cash Flow	Date	Amount per NCD	No of Days
Issue Date	3 rd Nov 2016	10,00,000.00	-
1 st coupon	3 rd Nov 2017	89,000.00	365
2 nd Coupon	5 th Nov 2018	89,487.67	367
3 rd Coupon	4 th Nov 2019	88,756.16	364
4 th Coupon	3 rd Nov 2020	88,756.83	365
5 th Coupon	3 rd Nov 2021	89,000.00	365
Principal	3 rd Nov 2021	10,00,000.00	1826

DISCLOSURE OF CASH FLOWS: As per SEBI Circular No: CIR/IMD/DF/18/2013 dated October 29, 2013

Notes:

- * The Cash Flow displayed above is calculated per debenture (face value of Rs. 10,00,000).
- * If the date of payment of interest happens to be a holiday, the Interest payment will be made on the next working day with Interest for the intervening period.
- * In case of Redemption of Debentures if the date of redemption happens to be a holiday, the payment will be made on the previous working day.
- * The cash flow has been prepared based on the best available information on holidays and could further undergo change(s) in case of any scheduled and unscheduled holiday(s) and/or changes in money market settlement day conventions by the Reserve bank of India/ SEBI.
- * For the purpose of the above table, the Date of Allotment is assumed to be November 3rd 2016.
- * Interest payments are rounded-off to nearest rupee as per the FIMMDA 'Handbook on market practices'.
- * The cash flows are for illustrative purposes.

