



Term Sheet C

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

Security Name	Secured Redeemable Non Convertible Debentures – Series B5
Issuer	India Infoline Housing Finance Limited
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
Eligible Investor	<p>Only the following categories of investors, when specifically contacted, are eligible to invest in these Debentures:</p> <ol style="list-style-type: none"> 1. Companies 2. Scheduled Commercial Banks 3. Co-operative Banks 4. Financial Institutions 5. Insurance Companies 6. Mutual Funds 7. Provident Funds / Pension Funds / Gratuity Funds / Superannuation Funds 8. Any other persons who are entitled to subscribe to, purchase and deal with the Debentures 9.. Foreign Institutional Investors
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing)	The debenture to be issued under this private placement are proposed to be listed on wholesale debt Market (WDM) segment of the 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 buy back the issue at par.
Rating of the Instrument	ICRA AA (Stable Outlook)
Base Issue Size	Issue of Rs.100 Crores
Option to retain oversubscription i.e. Green Shoes option	Option to Raise via Over subscription (i.e Green shoe option) upto Rs 100 crores hence total issue size of Rs 200 crores
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

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400051, Corporate Office –Plot No. 98, Udyog Vihar, Phase IV, Gurgaon-122015
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	Business purposes and working capital requirements
Tenure	1117 days
Frequency of Interest Payment	Not Applicable
Coupon (%) for NCD Holders	Zero
Redemption Date	Monday, August 17, 2020
Redemption Amt (INR / NCD)	Rs. 12,69,159 per debenture
Step Up/Step Down Coupon Rate	NA
Coupon Type	NA
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc).	NA
Day Count Basis	Actual /365
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	Rs. 2,69,159 per debenture
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

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Minimum Application and in multiples of Debt securities thereafter	10 Debentures and in multiples of 1 Debenture thereafter
Issue Timing	
1. Issue Opening Date	July 27, 2017
2. Issue Closing Date	July 27, 2017
3. Pay-in Date	July 27, 2017
4. Deemed Date of Allotment	July 27, 2017
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 : Citibank, Fort, Mumbai Account Number : 591844016 IFSC Code : CITI0100000
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).	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. 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.
Transaction Documents	Disclosure Document, Application Form, Debenture Trust Deed
Conditions Precedent to Disbursement	NIL

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Condition Subsequent to Disbursement	NIL
Events of Default	An event of default shall have occurred upon the happening of any event, as under: <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..Vistara ITCL (INDIA) Limited, which document is available for inspection
Governing Law and Jurisdiction	Indian law Courts of Mumbai

For India Infoline Housing Finance Ltd

Govind Modani

(Authorized Signatory)



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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	1117 days
Face Value (per security)	Rs.10,00,000/- (Rupees Ten Lacs only)
Date of Allotment	Thursday, July 27, 2017
Redemption	Monday, August 17, 2020
Coupon Rate	Zero Coupon
Frequency of the interest payment with specified date	Not Applicable
Day count Convention	Actual/365

Cash flow of per bond / NCD

Cash Flow	Date	Amount (Rs. per NCD)	No of Days
Issue Date	Thursday, July 27, 2017	10,00,000	-
Maturity Date	Monday, August 17, 2020	12,69,159	1117

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 interest payment date falls on a holiday, the payment may be made on the following working day however the dates of the future coupon payments would be as per the schedule originally stipulated at the time of issuing the security. In other words, the subsequent coupon schedule would not be disturbed merely because the payment date in respect of one particular coupon payment has been postponed earlier because of it having fallen on a holiday. As per SEBI Circular no CIR/IMD/DF-1/122/2016 dated November 11, 2016
- * 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 27 th July 2017.
- * Interest payments are rounded-off to nearest rupee as per the FIMMDA 'Handbook on market practices'.
- * The cash flows are for illustrative purposes.



Gaurind Modani

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