

SPECIFIC TERMS FOR NCDs

Series	I	II	III	IV**	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Monthly	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all series									
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000									
In multiples of thereafter (₹)	₹ 1,000 (1 NCD)									
Type of Instrument	Secured									
Tenor	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	9.50%	NA	9.58%	10.00%	NA	10.03%	10.50%	NA	10.49%	11.00%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	9.50%	9.50%	10.01%	9.99%	10.00%	10.50%	10.49%	10.50%	11.00%	10.99%
Mode of Interest Payment	Through various modes available									
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III, IV	₹ 1,000	₹ 1,199.13	₹ 1,000	₹ 1,000	₹ 1,331.35	Staggered Redemption in Two (2) annual payments of ₹500 each, starting from 4th Anniversary* until Maturity	Staggered Redemption in Two (2) annual payments of ₹500 each, starting from 4th Anniversary* until Maturity	₹ 1,648.17	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6th Anniversary* until Maturity	Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 6th Anniversary* until Maturity

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Series	I	II	III	IV**	V	VI	VII	VIII	IX	X
Maturity (from the Deemed Date of Allotment)	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months	120 Months	120 Months
Redemption Date / Redemption Schedule	24 Months	24 Months	36 Months	36 Months	36 Months	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	60 Months	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"
Put and Call Option	NA									

***Our Company shall allocate and allot Series IV (36 Months – Annual Option) NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series*

- 1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.*
- 2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs.*
- 3. Please refer to Annexure C for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular.*

Set out below is the principal redemption schedule and the redemption amount for the Series VI NCDs, Series VII NCDs, Series IX NCDs and Series X NCDs in relation to which the principal outstanding will be redeemed in a staggered manner.

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Series	Series VI and VII		Series IX and X	
Tenure	60 months		120 Months	
	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding
Face Value	₹ 1,000.00	₹ 1,000.00	₹ 1,000.00	₹ 1,000.00
1st Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00
2nd Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00
3rd Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00
4th Anniversary*	₹ 500.00	₹ 500.00	₹ 0.00	₹ 1,000.00
5th Anniversary*	₹ 500.00	₹ 0.00	₹ 0.00	₹ 1,000.00
6th Anniversary*	NA	NA	₹ 200.00	₹ 800.00
7th Anniversary*	NA	NA	₹ 200.00	₹ 600.00
8th Anniversary*	NA	NA	₹ 200.00	₹ 400.00
9th Anniversary*	NA	NA	₹ 200.00	₹ 200.00
10th Anniversary*	NA	NA	₹ 200.00	₹ 0.00

*of Deemed Date of Allotment.

For the Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs. For the Series where interest is to be paid on monthly basis, relevant interest will be calculated from the first day till the last date of every month during the tenor of such NCDs and paid on the first day of every subsequent month.

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