

TERM SHEET- SERIES 55

1250 (ONE THOUSAND TWO HUNDRED AND FIFTY) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 125,00,00,000/- (RUPEES ONE HUNDRED AND TWENTY FIVE CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.

Issuer	Fullerton India Credit Company Limited
Instrument	Listed, Secured, Redeemable, Non-Convertible Debentures.
Issue Size	1250 (ONE THOUSAND AND TWO HUNDRED AND FIFTY) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 125,00,00,000/- (RUPEES ONE HUNDRED AND TWENTY FIVE CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.
Issuance Form	In Dematerialized Form
Credit Rating	'AA+' by ICRA Limited
Face Value/ Issue Price/ Redemption Price	Rs. 10,00,000/- each
Minimum Application	10 Debenture and in multiples of 1 Debenture thereafter
Tenure	3 Years and 1 Month
Maturity Date	30 April 2020
Coupon Rate	8.00% p.a. payable annually and at maturity
Interest Payment dates/ Frequency/ Coupon Payment Dates	Payable annually and on maturity
Redemption	The Debentures will be redeemed in full at par on the Maturity Date
Default Interest rate	2% p.a. over the coupon rate
Call Option	None
Put 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 charge inter se the Debenture Holders over the company's Immovable Property situated at plot No. 248 in Lakshmi Nagar, Sriperumbudur, Kancheepuram, Chennai; and Pari-Passu First charge on present and future assets of the Company comprising of Loan receivables of the Company arising out of Business Loans, Personal Loans and Rural Loans Lease and Hire Purchase transactions currently aggregating to Rs. 11,191 Crores as on 28 th February 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 amount of 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. Interest would be calculated and paid till one day prior to the original interest payment date.
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	30 th March 2017
Pay in Dates	From Issue open to Issue closing date
Issue Closing Date	30 th March 2017
Deemed Date of Allotment	30 th March 2017

Bond Cash Flow**Series 55**

Company	Fullerton India Credit Company Limited
Face Value (per security)	Rs. 10,00,000
Issue date/ Date of allotment	30 th March 2017
Redemption date	30 th April 2020
Coupon Rate	8.00% per annum
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	30-Mar-18	365	100,000,000
Interest	30-Mar-19	365	100,000,000
Interest	30-Mar-20	366	100,000,000
Interest	30-Apr-20	31	8,493,151
Principal	30-Apr-20		1,250,000,000

Total	(Principal+Interest)		1,258,493,151

On subscription of Rs.125,00,00,000 (Rupees One Hundred Twenty Five Crores Only)


Annexures

Annexure II

Details of Borrowings as on 31st December 2016

(Amt Rs. cr)

i. Secured Loan Facilities :



[Signature]