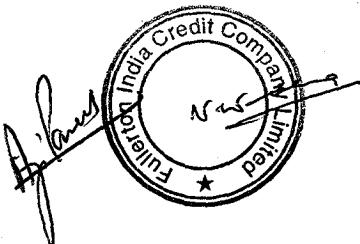


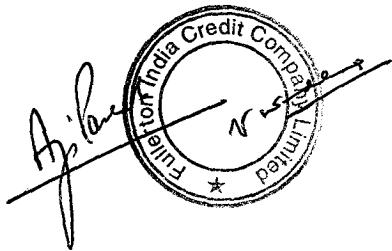
TERM SHEET- SERIES 57

2500 TWO THOUSAND FIVE HUNDRED) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 250,00,00,000/- (RUPEES TWO HUNDRED AND FIFTY CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.

<b>Issuer</b>	Fullerton India Credit Company Limited
<b>Instrument</b>	Listed, Secured, Redeemable, Non-Convertible Debentures.
<b>Issue Size</b>	2500 TWO THOUSAND FIVE HUNDRED) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 250,00,00,000/- (RUPEES TWO HUNDRED AND FIFTY CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.
<b>Issuance Form</b>	In Dematerialized Form
<b>Credit Rating</b>	'AAA' by CARE Limited
<b>Face Value/ Issue Price/ Redemption Price</b>	Rs. 10,00,000/- each
<b>Minimum Application</b>	10 Debenture and in multiples of 1 Debenture thereafter
<b>Tenure</b>	3 Years
<b>Maturity Date</b>	6-October-2020
<b>Coupon Rate</b>	8.0061% p.a. compounded annually and payable at maturity (Equivalent to XIRR of 8.00%)
<b>Interest Payment dates/ Frequency/ Coupon Payment Dates</b>	Compounded annually and payable on maturity
<b>Redemption</b>	The Debentures will be redeemed in full at par on the Maturity Date
<b>Default Interest rate</b>	2% p.a. over the coupon rate
<b>Call Option</b>	None
<b>Put Option</b>	None
<b>Interest on application money</b>	At the respective coupon rate (subject to deduction of tax of 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.
<b>Listing</b>	The debentures are proposed to be listed on WDM segment of NSE
<b>Trustee</b>	"CATALYST TRUSTEESHIP LIMITED" (Formerly GDA TRSUTEESHIP LIMITED)



<b>Security</b>	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. 11,780.8 Crores as on 31 <sup>st</sup> August 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 amount of Debentures outstanding at any point of time.
<b>Holiday Convention</b>	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.
<b>Settlement</b>	Payment of interest and principal will be made by way of Cheques/ DD's/ Electronic mode.
<b>Record Date</b>	The 'Record Date' for the Debentures shall be 15 days prior to each interest payment and/ or principal repayment date.
<b>Depository</b>	National Securities Depository Ltd. and Central Depository Services (India) Ltd. (NSDL/ CDSL)
<b>Issue Opens on</b>	11-October-2017
<b>Pay in Dates</b>	From Issue open to Issue closing date
<b>Issue Closing Date</b>	11-October-2017
<b>Deemed Date of Allotment</b>	11-October-2017



**Bond Cash Flow****Series 57**

Company	Fullerton India Credit Company Limited
Face Value (per security)	Rs. 10,00,000
Issue date/ Date of allotment	11-October-17
Redemption date	06-October-2020
Coupon Rate	8.0061% p.a. compounded annually and payable at maturity (Equivalent to XIRR of 8.00%)
Interest payment	Compounded annually and payable on maturity
Day Count Convention	Actual/ Actual

Cash Flows	Date	No of days in coupon period	Amount in Rs.
Interest	06 <sup>th</sup> October 2020	1091	-258650000
Principal	06 <sup>th</sup> October 2020		100,00,00,000
<b>Total</b>	<b>(Principal+Interest)</b>		<b>1,258,650,000</b>

On subscription of Rs. 100,00,00,000 (Rupees One Hundred Crores Only)

**Annexures****Annexure II**

Details of Borrowings as on 30<sup>th</sup> September 2017

(Amt Rs cr)

i. **Secured Loan Facilities :**

