

**TERM SHEET- SERIES 61**

1000 (ONE THOUSAND) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 100,00,00,000/- (RUPEES ONE HUNDRED CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.

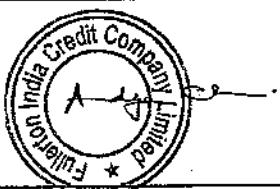
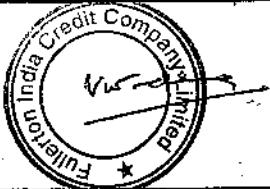
<b>Issuer</b>	<b>Fullerton India Credit Company Limited</b>
<b>Instrument</b>	<b>Listed, Secured, Redeemable, Non-Convertible Debentures.</b>
<b>Issue Size</b>	1000 (ONE THOUSAND) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO RS 100,00,00,000/- (RUPEES ONE HUNDRED CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.
<b>Issuance Form</b>	<b>In Dematerialized Form</b>
<b>Credit Rating</b>	<b>"AAA" by CARE Limited</b>
<b>Face Value/ Issue Price/ Redemption Price</b>	<b>Rs. 10,00,000/- each</b>
<b>Minimum Application</b>	<b>10 Debenture and in multiples of 1 Debenture thereafter</b>
<b>Tenure</b>	<b>3 Years</b>
<b>Maturity Date</b>	<b>15-December-2020</b>
<b>Coupon Rate</b>	<b>7.65% p.a.</b>
<b>Interest Payment dates/ Frequency/ Coupon Payment Dates</b>	<b>Payable annually and on maturity</b>
<b>Early Redemption</b>	In the event that the long term credit rating of the Issuer (from CARE) is downgraded by more than two notches, then the Issuer shall within 30 business days prepay/ redeem (without payment of any prepayment penalty of any kind) in full all the outstanding Debentures and all other amounts due thereunder.
<b>Redemption</b>	<b>The Debentures will be redeemed in full at par on the Maturity Date</b>
<b>Default Interest rate</b>	<b>2% p.a. over the coupon rate</b>
<b>Call Option</b>	<b>None</b>
<b>Put Option</b>	<b>None</b>
<b>Interest on application money</b>	<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>
<b>Listing</b>	<b>The debentures are proposed to be listed on WDM segment of NSE</b>
<b>Trustee</b>	<b>"CATALYST TRUSTEESHIP LIMITED" (Formerly GDA TRSUTEESHIP LIMITED)</b>



<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. 12,525.4 Crores as on 31 <sup>st</sup> October 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>	15-December-2017
<b>Pay in Dates</b>	From Issue open to Issue closing date
<b>Issue Closing Date</b>	15-December-2017
<b>Deemed Date of Allotment</b>	15-December-2017

**Bond Cash Flow****Series 61**

<b>Company</b>	Fullerton India Credit Company Limited
<b>Face Value (per security)</b>	Rs. 10,00,000
<b>Issue date/ Date of allotment</b>	15-December-17
<b>Redemption date</b>	15-December-2020
<b>Coupon Rate</b>	7.65% p.a.
<b>Interest payment</b>	Payable annually and on maturity
<b>Day Count Convention</b>	Actual/ Actual



Cash Flows	Date	No of days in coupon period	Amount in Rs.
Interest	15 <sup>th</sup> December 2018	365	7,65,00,000
Interest	15 <sup>th</sup> December 2019	365	7,65,00,000
Interest	15 <sup>th</sup> December 2020	334	7,65,00,000
Principal	15 <sup>th</sup> December 2020		1,000,000,000
<b>Total</b>	<b>(Principal+Interest)</b>		<b>1,22,95,00,000</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 :

For Fullerton India Credit Company Limited

*Andy Chakraborty*

*Authorised Signatory*

