

TERM SHEET- SERIES 79

5000 (FIVE THOUSAND) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE INR 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO INR 500,00,00,000/- (RUPEES FIVE HUNDRED 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	5000 (FIVE THOUSAND) RATED, LISTED, SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE INR 10,00,000/- (RUPEES TEN LAKHS ONLY) EACH AGGREGATING TO INR 500,00,00,000/- (RUPEES FIVE HUNDRED CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.
Issuance Form	In Dematerialized Form
Credit Rating	'AAA' by CRISIL Limited
Face Value/ Issue Price/ Redemption Price	Rs. 10,00,000/- each
Minimum Application	10 Debenture and in multiples of 1 Debenture thereafter
Tenure	2 Years 2 Months and 19 days
Maturity Date	15 th March 2021
Multiple Bidding/ Uniform Bidding	Uniform bidding
Coupon Rate	9.30% p.a.
Interest Payment dates/ Frequency/ Coupon Payment Dates	Payable annually and on maturity
Re-pricing Event	If any of the long term rating of debentures (from CRISIL, ICRA and CARE) is downgraded to AA+, then the primary debenture holder(s) under this issuance will get a step up in coupon by 25 bps from the occurrence of such event till maturity.
Early Redemption Events	1) If the long term rating of debentures (from CRISIL, ICRA and CARE) is downgraded to AA, primary debenture holder(s) under this issuance will have an option to request for early redemption. Within 60 business days from the receipt of such request, the Issuer shall prepay the outstanding principal and accrued interest due thereunder to the said primary debenture-holder(s). 2) In event the net worth of the Company as reported in the annual audited financial statements at the end of a financial year becomes lower than net worth of the Company as reported in the annual audited financial statements of the Company for the immediately preceding financial year, the primary debenture holder(s) will have an option to request for early redemption. Within 60 business days from receipt of such request, the Issuer shall prepay the outstanding principal and

	accrued interest due thereunder to the said primary debenture holder(s).
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 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.
Listing	The debentures are proposed to be listed on WDM segment of NSE
Trustee	"CATALYST TRUSTESHIP LIMITED"
Security	<ol style="list-style-type: none"> 1. 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 as more particularly described in the debenture documents to be executed 2. 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. 18,693.7 Crores as on 30th November 2018 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. <p>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.</p> <p>The above security shall rank pari-passu between the present charge holders and the Debenture Holders</p>
Holiday Convention	<p>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).</p> <p>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. However, it is clarified that the interest shall be calculated and paid up to one day prior to the original interest payment date.</p>
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)

Bidding Type	Open ended
Pay in to Exchange	T+1 from bidding date
Issue/ Bid Opens on	21 st December 2018
Issue/ Bid Closing Date	21 st December 2018
Pay in date of Investor to Exchange	24 th December 2018
Deemed Date of Allotment	24 th December 2018

**Bond Cash Flow
Series 79**

Company	Fullerton India Credit Company Limited
Face Value (per security)	Rs. 10,00,000
Issue/ Bid open date	21 st Dec 2018
Issue/ Bid close date	21 st Dec 2018
Pay in date of Investor to Exchange	24 th Dec 2018
Date of Allotment	24 th Dec 2018
Redemption date	15 th March 2021
Coupon Rate	9.30% p.a.
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	24 th December 2019	365	46,50,00,000
Interest	24 th December 2020	366	46,50,00,000
Interest	15 th March 2021	81	10,31,91,781
Principal	15 th March 2021		500,00,00,000
Total	(Principal + Interest)	812	603,31,91,781

On subscription of Rs. 500,00,00,000 (Rupees Five Hundred Crores Only)

Annexures

Annexure I

Details of Borrowings as on 30th September 2018

(Amt Rs cr)

i. Secured Loan Facilities :