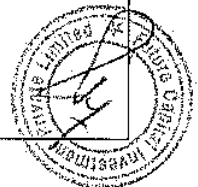


FUTURE CAPITAL INVESTMENT PRIVATE LIMITED

SUMMARY TERM SHEET

Issuer	Future Capital Investment Private Limited		
Issue Size	4900 Series A Debentures of face value of Rs. 10,00,000 (Rupees Ten lakh only) each aggregating to Rs. 490,00,00,000 (Rupees 490 crore only)		
Objects of the Issue	(a) general corporate purposes; and (b) the balance sums for payment of fees, cost, charges and expenses pertaining to the Issue including but not limited to the advocate fees, Debenture Trustee fees, depository participant charges etc.		
Instrument	Debentures		
Nature and status of Bonds	Unlisted, unrated, secured, redeemable Non-convertible Debentures		
Issuance Mode	Private Placement		
Convertibility	Non-convertible		
Trading Mode	N.A.		
Credit Rating	Un-rated		
Face Value	Rs. 10,00,000 (Rupees Ten lakh only)		
Premium/ Discount on Issue	N.A.		
Issue Price	Rs. 10,00,000 (Rupees Ten lakh only)		
Premium/ Discount on redemption	Redemption premium of 8.00% (eight per cent) per annum compounded quarterly (Redemption Premium) payable on the Outstanding Principal Amount being redeemed on the relevant Redemption Date		
Maturity	Principal alongwith the Outstanding amount		
Redemption/ Maturity Date	Redemption Dates	% of Principal Amount to be redeemed (Scheduled Redemption Principal)	
	30 April, 2022	20%	
	30 April, 2023	20%	
	30 April, 2024	20%	
	30 April 2025	40%	
	Total	100%	

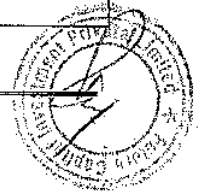


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(CIN: U99999MH2006PTC159513)**

FUTURE CAPITAL INVESTMENT PRIVATE LIMITED

Lock-in-Period	NA
Minimum Application	Rs 10,00,000/- (Rupees Ten Lakh only) and thereafter in multiples of Rs 10,00,000/- (Rupees Ten Lakh only)
Put Option	The Debenture Trustee shall have the right (but not the obligation) to give a prior written notice of a minimum of 4 (four) calendar months (Put Option Notice) to the Company requiring the Company to redeem all the Debentures any time on or after 60 (sixty) months from the Closing Date for the Series A Debentures
Call Option	N.A
Call Option Price	N.A
Call Notification Time	N.A
Coupon Rate	6% (six per cent) per annum
Step Up/ Step Down Coupon Rate	N.A
Coupon Payment Frequency	Quarterly
Coupon / Interest Payment Date	30 April 31 July 31 October 31 January
Coupon Type	Fixed
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	N.A
Default Interest Rate	6.00% (Six per cent) per annum compounded quarterly over and above the Interest Amounts and Additional Coupon Amount (Lock-in Option) on the unpaid amounts in default, for the period commencing on the date such payment was due and payable until the date such payment is actually made to the Debenture Holders (inclusive of both these dates).

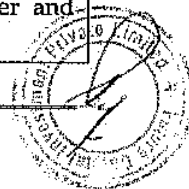
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FUTURE CAPITAL INVESTMENT PRIVATE LIMITED

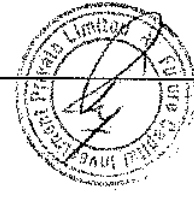
Day Count Basis	At all times remain payable immediately on demand by the Debenture Trustee and on any other dates as specified in this Deed
Interest on Application Money	N.A
Listing	Unlisted
Trustees	Vistra ITCL (India) Limited
Depository	National Securities Depository Limited
Registrars	Link Intime (India) Private Limited
Settlement	N.A
Business Day Convention	"Business day" means a day on which Banks are generally open for regular banking business at Mumbai
Record Date	Record Date shall mean the date falling 3 (Three) Business Days prior to each date any payments are due to be made by the Company in respect of the Debentures
Payment Mode	Banking channels
Eligible Investors	Investment Opportunities V India Special Situations Scheme II
Non-Eligible classes of Investors	N.A
Transaction Documents	Transaction documents consist of (i) Debenture Trust Deed; (ii) the Disclosure Document; (iii) each of the Guarantees executed/to be executed by the Guarantors in favour of the Debenture Trustee; (iv) the Share Pledge Agreement(s) (including Share Pledge Agreement(s) executed by subsequent Pledgor(s)) executed/to be executed by the Pledgor(s) in favour of the Debenture Trustee; (v) the Demand Promissory Note; (vi) any waiver letters, consent letters or certificates issued in relation to the Debentures; (vii) any other documents (including any security documents) that may be required pursuant to or entered into in connection with any existing Debenture Documents, or the transactions contemplated under any existing Debenture Documents, and designated as a Debenture Document by the Parties hereto or by the Debenture Holders (or any person acting on their behalf) and the Company
Conditions precedent to subscription of	As per Schedule III of the Debenture Deed entered into by the Issuer and

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FUTURE CAPITAL INVESTMENT PRIVATE LIMITED

Bonds	Debenture Trustee dated 25 th March 2019
Conditions subsequent to subscription of Bonds	As per Clause 5.4 of the Debenture Deed entered into by the Issuer and Debenture Trustee dated 25 th March 2019
Cross Default	N.A
Role and Responsibilities of Trustees	As per the Debenture Trust Deed
Governing Law and Jurisdiction	Governing law: Companies Act and rules made thereunder
Additional Covenants	N.A
Applicable RBI Guidelines	N.A
Prohibition on Purchase/ Funding of Bonds	N.A
Issue Opening Date	26 th March 2019
Issue Closing Date	26 th March 2019
Pay In Dates	26 th March 2019
Deemed Date of Allotment	26 th March 2019



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