

ANNEXURE VI**TERM SHEET- Sub Debt 7**

1500 (ONE THOUSAND FIVE HUNDRED) RATED, LISTED, UNSECURED, SUBORDINATED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LACS ONLY) EACH AGGREGATING TO RS 150,00,00,000/- (RUPEES ONE HUNDRED AND FIFTY CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.

Issuer	Fullerton India Credit Company Limited		
Instrument	Unsecured, Subordinate, Redeemable Non-Convertible Debentures.		
Issue Size	1500 (ONE THOUSAND FIVE HUNDRED) RATED, LISTED, UNSECURED, SUBORDINATED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE RS. 10,00,000/- (RUPEES TEN LACS ONLY) EACH AGGREGATING TO RS 150,00,00,000/- (RUPEES ONE HUNDRED AND FIFTY CRORE ONLY) ISSUED AT PAR BY FULLERTON INDIA CREDIT COMPANY LIMITED ON PRIVATE PLACEMENT BASIS.		
Issuance Form	In Dematerialized Form		
Credit Rating	'AAA' by CARE Limited and 'AA+' by ICRA Limited		
Instrument Form	Only in Dematerialized Form		
Face Value/ Issue Price / Redemption Price	Rs.10,00,000/- each		
Minimum Application	10 Debentures		
Financial terms		Option 1	Option 2
	Tenor	10 years	7 years
	Coupon	9.50%	9.40%
	Maturity date	13 th October 2025	13 th October 2022
Interest Payment dates/ Frequency/Coupon Payment Dates	Payable annually and at maturity		
Default Interest rate	2% pa over the coupon rate		
Put & Call Option	None		
Form of issuance	Dematerialized form		
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 Date of Allotment.		
Depository	NSDL and CDSL		
Listing	The debentures are proposed to be listed on WDM segment of NSE		
Credit Rating	Credit Rating Agency: CARE Limited (AAA)		

For private circulation only



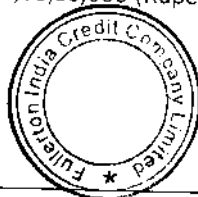
	ICRA Limited (AA+)
Trustee	GDA Trusteeship Limited
Holiday Convention	If any of the interest payment date falls on Saturday, Sunday or holiday, interest will be payable on the next succeeding business day in Maharashtra. Interest would be calculated and paid till one day prior to such succeeding date. Such payment on the next working day would not constitute non-payment on due date If principal payment date falls on Saturday, Sunday or holiday, payment will be done on the preceding business day. Interest would be calculated and paid till one day prior to such preceding 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	13-October-2015
Pay in Dates	From Issue open to Issue closing date
Issue Closing Date	13-October-2015
Date of Allotment	13-October-2015

Bond Cash Flow**Series Sub debt 7- Option 1**

Company		Fullerton India Credit Company Limited	
Face Value (per security)		Rs 10,00,000	
Issue date/ Date of allotment		13-October-2015	
Redemption date		13-October-2025	
Coupon Rate		9.50% p.a.	
Interest payment		Payable annually and at maturity	
Day Count Convention		Actual/Actual	
Cash Flows	Date	No of days in coupon period	Amount in Rs.
Interest	13-Oct-16	366.00	9,50,00,000
Interest	13-Oct-17	365.00	9,50,00,000
Interest	13-Oct-18	365.00	9,50,00,000
Interest	13-Oct-19	365.00	9,50,00,000
Interest	13-Oct-20	366.00	9,50,00,000
Interest	13-Oct-21	365.00	9,50,00,000
Interest	13-Oct-22	365.00	9,50,00,000
Interest	13-Oct-23	365.00	9,50,00,000
Interest	13-Oct-24	366.00	9,50,00,000
Interest	13-Oct-25	365.00	9,50,00,000
Principal			100,00,000
Total	(Principal+Interest)		195,00,00,000

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

For private circulation only



Series Sub debt 7- Option 2

Company		Fullerton India Credit Company Limited	
Face Value (per security)		Rs 10,00,000	
Issue date/ Date of allotment		13-October-2015	
Redemption date		13-October-2022	
Coupon Rate		9.40% p.a.	
Interest payment		Payable annually and at maturity	
Day Count Convention		Actual/Actual	
Cash Flows	Date	No of days in coupon period	Amount in Rs.
Interest	13-Oct-16	366.00	4,70,00,000
Interest	13-Oct-17	365.00	4,70,00,000
Interest	13-Oct-18	365.00	4,70,00,000
Interest	13-Oct-19	365.00	4,70,00,000
Interest	13-Oct-20	366.00	4,70,00,000
Interest	13-Oct-21	365.00	4,70,00,000
Interest	13-Oct-22	365.00	4,70,00,000
Principal			50,00,00,000
Total	(Principal+Interest)		82,90,00,000

Assuming On subscription of Rs.50,00,00,000 (Rupees Fifty Crores Only)

