

The details of the Issue are as under:

Security name:	Indiabulls Consumer Finance Limited
Security symbol:	ICFNCD2
Issue size:	Public issue of secured redeemable non-convertible debentures of face value of Rs.1,000/- each (The “ Debentures ” or The “ NCDs ”), with a base issue size for an amount of Rs. 1,000 million /- (Rupees One Thousand Million) with an option to retain over subscription of additional NCDs of face value of Rs.1,000/- each, for an amount upto Rs. 9,000 million /- (Rupees Nine Thousand Million) aggregating to Rs. 10,000 million /- (Rupees Ten Thousand Million) (“ Tranche II Issue ”) which is within the shelf limit of Rs.30,000 Million. (Rupees Thirty Thousand Million)
Issue Price:	Rs.1,000 per NCD
Face value:	Rs.1,000 per NCD
Minimum Lot size:	1 (one) NCD
Market Lot:	1 (one) NCD
Minimum Application Size:	Rs.10,000 (10 NCDs) collectively across all the options
In Multiples of:	Rs.1,000 (1 NCD) across all the options
Credit Rating:	The NCDs have been rated “CARE AA/Stable” by CARE Ratings Limited and “BWR AA+” by Brickwork Ratings India Private Limited
Rating agency:	CARE Ratings Limited and Brickwork Ratings India Private Limited
Issuance mode of the Instrument	Only in Demat form

The specific terms of the Secured NCDs are mentioned below:

Series	I	II	III	IV	V*	VI	VII	VIII	IX
Frequency of Interest Payment	NA	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA
Minimum Application	Rs. 10,000 (10 NCDs) across all Series								
Face Value/ Issue Price of NCDs (Rs./ NCD)	Rs. 1,000								
In Multiples of thereafter (Rs.)	Rs. 1,000/- (1 NCD)								
Tenor	400 days	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	NA	10.27	NA	9.95	10.41	NA	10.13	10.61	NA
Effective Yield (% per annum) for NCD Holders in Category I, II, III & IV	10.00	10.25	10.25	10.41	10.40	10.40	10.60	10.60	10.60
Mode of Interest Payment	Through various mode available								
Amount (Rs./ NCD) on Maturity for NCD Holders in Category I, II, III and IV	1,110.10	1,000.00	1,215.83	1,000.00	1,000.00	1,345.94	1,000.00	1,000.00	1,655.83
Put and Call Option	NA	NA	NA	NA	NA	NA	NA	NA	NA

*The Company shall allocate and allot Series V NCDs wherein the applicants have not indicated their choice of the relevant NCD series.

Series 1	Payable at redemption - Rs.1,110.10 - Tenor 400 days, for Category I, II, III & IV Investors – Cumulative Option
Series 2	10.27% Tenor 24 months, for Category I, II, III & IV Investors – Annual Option
Series 3	Payable at redemption - Rs.1,215.83 - Tenor 24 months, for Category I, II, III & IV Investors – Cumulative Option
Series 4	9.95% Tenor 36 months, for Category I, II, III & IV Investors – Monthly Option
Series 5	10.41% Tenor 36 months, for Category I, II, III & IV Investors – Annual Option
Series 6	Payable at redemption - Rs.1,345.94 - Tenor 36 months, for Category I, II, III & IV Investors – Cumulative Option
Series 7	10.13% Tenor 60 months, for Category I, II, III & IV Investors – Monthly Option
Series 8	10.61% Tenor 60 months, for Category I, II, III & IV Investors – Annual Option
Series 9	Payable at redemption – Rs. 1,655.83 – Tenor 60 months, for Category I, II, III & IV – Cumulative Option

Note: The Company shall allocate and allot Series V NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.