

STFC NCD 9 Tranche 2 (January 2020)								
Series	I	II	III	IV	V	VI	VII	VIII
Face value (Rs.)	1000	1000	1000	1000	1000	1000	1000	1000
Date of Allotment	January 28, 2020							
Issue Size	1,00,00,000 Secured Redeemable Nonconvertible Debentures of face value of Rs. 1,000 EACH, ("NCDs"), for an amount of Rs.20,000 lacs ("Base Issue Size") with an option to retain oversubscription aggregating up to Rs.1,00,000 lacs ("Tranche 2 Issue Limit") ("Tranche 2 Issue") which is within the shelf limit of Rs.10,00,000 lacs and is being offered by way of this Tranche 2 Prospectus dated December 26, 2019 which should be read together with the Shelf Prospectus dated July 9, 2019 ("Shelf Prospectus")							
NSE Scrip Code	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK
BSE Scrip Code	937061	937063	937065	937067	937069	937071	937073	937075
ISIN	INE721A07P11	INE721A07P19	INE721A07PK7	INE721A07PL5	INE721A07PM3	INE721A07PN1	INE721A07PO9	INE721A07PP6
Total Allotment Quantity	293209	162997	138306	505097	347035	130231	208216	151580
Cert. No. / Dist. Nos.	1 to 293209	1 to 162997	1 to 138306	1 to 505097	1 to 347035	1 to 130231	1 to 208216	1 to 151580
Tenure	3 years	5 years	7 years	3 years	5 years	7 years	3 years	5 years
Coupon (%) *	8.52%	8.66%	8.75%	8.85%	9.00%	9.10%	NA	NA
Redemption amount (Rs. Per NCD)	1,000	1,000	1,000	1,000	1,000	1,000	1289.99 (#)	1,539.35 (#)
Date of Maturity	January 28, 2023	January 28, 2025	January 28, 2027	January 28, 2023	January 28, 2025	January 28, 2027	January 28, 2023	January 28, 2025
Frequency of Interest payment	Monthly	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative
Date of Interest Payment	March 1, 2020	March 1, 2020	March 1, 2020	January 28, 2021	January 28, 2021	January 28, 2021	-	-
	April 1, 2020	April 1, 2020	April 1, 2020	January 28, 2022	January 28, 2022	January 28, 2022	-	-
	May 1, 2020	May 1, 2020	May 1, 2020	January 28, 2023	January 28, 2023	January 28, 2023	-	-
	June 1, 2020	June 1, 2020	June 1, 2020	-	January 28, 2024	January 28, 2024	-	-
	July 1, 2020	July 1, 2020	July 1, 2020	-	January 28, 2025	January 28, 2025	-	-
	August 1, 2020	August 1, 2020	August 1, 2020	-	-	January 28, 2026	-	-
	September 1, 2020	September 1, 2020	September 1, 2020	-	-	January 28, 2027	-	-
	October 1, 2020	October 1, 2020	October 1, 2020	-	-	-	-	-
	November 1, 2020	November 1, 2020	November 1, 2020	-	-	-	-	-
	December 1, 2020	December 1, 2020	December 1, 2020	-	-	-	-	-
	January 1, 2021	January 1, 2021	January 1, 2021	-	-	-	-	-
	February 1, 2021	February 1, 2021	February 1, 2021	-	-	-	-	-
	March 1, 2021	March 1, 2021	March 1, 2021	-	-	-	-	-
	April 1, 2021	April 1, 2021	April 1, 2021	-	-	-	-	-
	May 1, 2021	May 1, 2021	May 1, 2021	-	-	-	-	-
	June 1, 2021	June 1, 2021	June 1, 2021	-	-	-	-	-
	July 1, 2021	July 1, 2021	July 1, 2021	-	-	-	-	-
	August 1, 2021	August 1, 2021	August 1, 2021	-	-	-	-	-
	September 1, 2021	September 1, 2021	September 1, 2021	-	-	-	-	-
	October 1, 2021	October 1, 2021	October 1, 2021	-	-	-	-	-
	November 1, 2021	November 1, 2021	November 1, 2021	-	-	-	-	-
	December 1, 2021	December 1, 2021	December 1, 2021	-	-	-	-	-
	January 1, 2022	January 1, 2022	January 1, 2022	-	-	-	-	-
	February 1, 2022	February 1, 2022	February 1, 2022	-	-	-	-	-
	March 1, 2022	March 1, 2022	March 1, 2022	-	-	-	-	-
	April 1, 2022	April 1, 2022	April 1, 2022	-	-	-	-	-
	May 1, 2022	May 1, 2022	May 1, 2022	-	-	-	-	-
	June 1, 2022	June 1, 2022	June 1, 2022	-	-	-	-	-
	July 1, 2022	July 1, 2022	July 1, 2022	-	-	-	-	-
	August 1, 2022	August 1, 2022	August 1, 2022	-	-	-	-	-
	September 1, 2022	September 1, 2022	September 1, 2022	-	-	-	-	-
	October 1, 2022	October 1, 2022	October 1, 2022	-	-	-	-	-
	November 1, 2022	November 1, 2022	November 1, 2022	-	-	-	-	-
	December 1, 2022	December 1, 2022	December 1, 2022	-	-	-	-	-
	January 1, 2023	January 1, 2023	January 1, 2023	-	-	-	-	-
	January 28, 2023	February 1, 2023	February 1, 2023	-	-	-	-	-
	-	March 1, 2023	March 1, 2023	-	-	-	-	-
	-	April 1, 2023	April 1, 2023	-	-	-	-	-

STFC NCD 9 Tranche 2 (January 2020)

Series	I	II	III	IV	V	VI	VII	VIII
Face value (Rs.)	1000	1000	1000	1000	1000	1000	1000	1000
-		May 1, 2023	May 1, 2023	-	-	-	-	-
-		June 1, 2023	June 1, 2023	-	-	-	-	-
-		July 1, 2023	July 1, 2023	-	-	-	-	-
-		August 1, 2023	August 1, 2023	-	-	-	-	-
-		September 1, 2023	September 1, 2023	-	-	-	-	-
-		October 1, 2023	October 1, 2023	-	-	-	-	-
-		November 1, 2023	September 1, 2023	-	-	-	-	-
-		December 1, 2023	December 1, 2023	-	-	-	-	-
-		January 1, 2024	January 1, 2024	-	-	-	-	-
-		February 1, 2024	February 1, 2024	-	-	-	-	-
-		March 1, 2024	March 1, 2024	-	-	-	-	-
-		April 1, 2024	April 1, 2024	-	-	-	-	-
-		May 1, 2024	May 1, 2024	-	-	-	-	-
-		June 1, 2024	June 1, 2024	-	-	-	-	-
-		July 1, 2024	July 1, 2024	-	-	-	-	-
-		August 1, 2024	August 1, 2024	-	-	-	-	-
-		September 1, 2024	September 1, 2024	-	-	-	-	-
-		October 1, 2024	October 1, 2024	-	-	-	-	-
-		November 1, 2024	November 1, 2024	-	-	-	-	-
-		December 1, 2024	December 1, 2024	-	-	-	-	-
-		January 1, 2025	January 1, 2025	-	-	-	-	-
-		January 28, 2025	February 1, 2025	-	-	-	-	-
-		-	March 1, 2025	-	-	-	-	-
-		-	April 1, 2025	-	-	-	-	-
-		-	May 1, 2025	-	-	-	-	-
-		-	June 1, 2025	-	-	-	-	-
-		-	July 1, 2025	-	-	-	-	-
-		-	August 1, 2025	-	-	-	-	-
-		-	September 1, 2025	-	-	-	-	-
-		-	October 1, 2025	-	-	-	-	-
-		-	November 1, 2025	-	-	-	-	-
-		-	December 1, 2025	-	-	-	-	-
-		-	January 1, 2026	-	-	-	-	-
-		-	February 1, 2026	-	-	-	-	-
-		-	March 1, 2026	-	-	-	-	-
-		-	April 1, 2026	-	-	-	-	-
-		-	May 1, 2026	-	-	-	-	-
-		-	June 1, 2026	-	-	-	-	-
-		-	July 1, 2026	-	-	-	-	-
-		-	August 1, 2026	-	-	-	-	-
-		-	September 1, 2026	-	-	-	-	-
-		-	October 1, 2026	-	-	-	-	-
-		-	November 1, 2026	-	-	-	-	-
-		-	December 1, 2026	-	-	-	-	-
-		-	January 1, 2027	-	-	-	-	-
-		-	January 28, 2027	-	-	-	-	-
Notes (*)	The initial allottees under Category III and Category IV in the proposed Tranche 2 Issue who are Senior Citizens on the Deemed Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the proposed Tranche 2 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment Date for Series I, Series II, Series III, Series IV, Series V and Series VI							
Notes (#)	The amount payable on redemption to such Senior Citizens for NCDs under Series VII and Series VIII is Rs. 1,298.91 and Rs. 1,557.11 per NCD respectively provided the NCDs issued under the proposed Tranche 2 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Redemption Date for the Series VII and Series VIII							

STFC NCD 9- Tranche 1 (August 2019)

Face/Paid-up value of NCDs (Rs. /NCD)	1,000.00									
Series	I	II	III	IV	V	VI	VII	VIII	IX	X
Interest Type	Fixed									
Frequency	Monthly	Monthly	Monthly	Annual	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative
BSE Scrip Code	936780	936782	936784	936786	936788	936790	936792	936794	936796	936798
NSE Scrip Code	Z3	Z4	Z5	Z6	Z7	Z8	Z9	ZA	ZB	ZC
No. of Securities	422280	343455	210360	531140	558073	472039	261903	282138	175741	142270
ISIN	INE721A07OY1	INE721A07OZ8	INE721A07PA8	INE721A07PB6	INE721A07PC4	INE721A07PD2	INE721A07PE0	INE721A07PF7	INE721A07PG5	INE721A07PH3
Coupon (%) for all Investor Categories (*)	9.12%	9.22%	9.31%	9.30%	9.50%	9.60%	9.70%	NA	NA	NA
Effective Yield (per annum) (Approx.) for all Investor Categories	9.50%	9.61%	9.71%	9.33%	9.52%	9.59%	9.69%	9.50%	9.60%	9.70%
Date of Allotment	August 22, 2019									
Redemption Amount (Rs./NCDs)	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,374.75 (#)	1,582.25 (#)	1,912.80 (#)
Redemption /Maturity date	February 22, 2023	August 22, 2024	August 22, 2026	February 22, 2022	February 22, 2023	August 22, 2024	August 22, 2026	February 22, 2023	August 22, 2024	August 22, 2026
First Interest payment date	October 1, 2019	October 1, 2019	October 1, 2019	August 22, 2020	August 22, 2020	August 22, 2020	August 22, 2020	NA	NA	NA
Put & Call Option	NA									
Credit Rating	CRISIL AA+/Stable' by CRISIL, CARE AA+/Stable by CARE Ratings Limited and 'IND AA+: Outlook Stable' by India Ratings and Research									
Market lot	One NCD									
Notes (*)	The initial allottees under Category III and Category IV in the proposed Tranche 1 Issue who are Senior Citizens on the Deemed Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the proposed Tranche 1 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment Date for Series I, Series II, Series III, Series IV, Series V, Series VI and/or Series VII.									
Notes (#)	The amount payable on redemption to such Senior Citizens for NCDs under Series VIII, Series IX and Series X is Rs. 1,385.80, Rs. 1,600.40 and Rs. 1,943.55 per NCD respectively provided the NCDs issued under the proposed Tranche 1 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Redemption Date for the Series VIII, Series IX and Series X.									

STFC NCD 8- Tranche 3 (February 2019)

Series	I	II	III	IV	V	VI	VII
Frequency	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative
NSE Scrip Code	YV	YW	YX	YY	YZ	Z1	Z2
BSE Scrip Code	936452	936454	936456	936458	936460	936462	936464
BSE Scrip ID	912STFCL24	93STFCL29	94STFCL22	95STFCL24	97STFCL29	0STFCL22A	0STFCL24
No. of Securities	877018	263803	1799983	1001116	341492	670385	419392
ISIN	INE721A07OM6	INE721A07ON4	INE721A07OO2	INE721A07OP9	INE721A07OQ7	INE721A07OR5	INE721A07OS3
Coupon (%) for all Investor Categories (*)	9.12%	9.30%	9.40%	9.50%	9.70%	NA	NA
Effective Yield (per annum) (Approx.) for all Investor Categories	9.50%	9.70%	9.39%	9.49%	9.69%	9.40%	9.50%
Face/Paid-up/Issue Price value of NCDs (Rs)	Rs 1,000.00 per NCD						
Date of Allotment	06/02/2019						
Redemption Amount (Rs./NCDs)	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,309.66 (#)	1,574.63 (#)
Redemption/Maturity date	06/02/2024	06/02/2029	06/02/2022	06/02/2024	06/02/2029	06/02/2022	06/02/2024
First Interest payment date	01/04/2019	01/04/2019	06/02/2020	06/02/2020	06/02/2020	Not Applicable	Not Applicable
Interest Type	Fixed						
Interest Reset Process	Not Applicable						
Put & Call Option	Not Applicable						
Credit Rating	CRISIL AA+/Stable' by CRISIL dated October 04,2018 and 'IND AA+: Outlook Stable' by India Ratings and Research						
Credit Rating Letter	CRISIL Letter dated June 8, 2018 and revalidated by letters dated October 4, 2018 and December 18, 2018 and India Ratings and Research Letter dated June 8, 2018 and revalidated by letters dated October 4, 2018 and December 21, 2018						
Market lot	One NCD						
Notes (*) - The initial allottees under Category III and Category IV in the proposed Tranche 3 Issue who are Senior Citizens on the Deemed Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the proposed Tranche 3 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment date for Series I, Series II, Series III, Series IV and/or Series V.							
Notes (#) - The amount payable on redemption to such Senior Citizens for NCDs under series VI and Series VII is Rs. 1,318.67 and Rs. 1,592.70 per NCD respectively provided the NCDs issued under the proposed Tranche 3 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Redemption Payment date for Series VI and Series VII..							

STFC NCD 8 - Tranche 2 (November 2018)							
Series	I	II	III	IV	V	VI	VII
Face value (Rs.)	1000	1000	1000	1000	1000	1000	1000
Date of Allotment	November 2, 2018	November 2, 2018	November 2, 2018	November 2, 2018	November 2, 2018	November 2, 2018	November 2, 2018
BSE Scrip Code	936324	936326	936328	936330	936332	936334	936336
NSE Scrip Code	YO	YP	YQ	YR	YS	YT	YU
Issue Size	Secured Redeemable Non-Convertible Debentures of face value of ₹ 1,000 each, for an amount of ₹ 30,000 lakhs (“Base Issue Size”) with an option to retain oversubscription up to ₹ 1,05,000 lakhs aggregating upto ₹ 1,35,000 lakhs.						
ISIN	INE721A07OB9	INE721A07OC7	INE721A07OD5	INE721A07OE3	INE721A07OF0	INE721A07OG8	INE721A07OH6
Total Allotment Quantity	946320	323399	2077690	1143155	389833	766225	421297
Cert. No. / Dist. Nos.	1 to 946320	1 to 323399	1 to 2077690	1 to 1143155	1 to 389833	1 to 766225	1 to 421297
Tenure	5 Years	10 Years	3 Years	5 Years	10 Years	3 Years	5 Years
Coupon (%) *	9.12%	9.30%	9.40%	9.50%	9.70%	NA	NA
Redemption amount (Rs. Per NCD)	1,000	1,000	1,000	1,000	1,000	1309.66 (#)	1574.63 (#)
Date of Maturity	November 2, 2023	November 2, 2028	November 2, 2021	November 2, 2023	November 2, 2028	November 2, 2021	November 2, 2023
Frequency of Interest payment	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative
Notes (*)	The initial allottees under Category III and Category IV in the proposed Tranche 2 Issue who are Senior Citizens on the Deemed Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the proposed Tranche 2 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment date for Series I, Series II, Series III, Series IV and/or Series V.						
Notes (#)	The amount payable on redemption to such Senior Citizens for NCDs under series VI and Series VII is Rs. 1,318.67 and Rs. 1,592.70 per NCD respectively provided the NCDs issued under the proposed Tranche 2 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Redemption Payment date for Series VI and Series VII.						

STFC NCD 8 - Tranche 1 (July 2018)

Particulars	Series I	Series II	Series III	Series IV	Series V	Series VI	Series VII
Security Description	8.93% Secured, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - I – Tranche 1	9.03% Secured, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - II – Tranche 1	9.10% Secured, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - III – Tranche 1	9.30% Secured, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - IV – Tranche 1	9.40% Secured, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - V – Tranche 1	Secured, Taxable, Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - VI – Tranche 1	Secured, Taxable, Cumulative, Rated, Redeemable, Non Convertible Public Issue of Debentures Series - VII – Tranche 1
NSE Code	YH	YI	YJ	YK	YL	YM	YN
BSE Code	936228	936230	936232	936234	936236	936238	936240
No. of Securities	1503844	499267	22129980	5402060	5322900	724548	902587
Issue Price (Rs.)	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-	Rs. 1000/-
Distinctive Numbers	0000001 to 1503844	0000001 to 499267	0000001 to 22129980	0000001 to 5402060	0000001 to 5322900	0000001 to 724548	0000001 to 902587
ISIN Code	INE721A07NT3	INE721A07NU1	INE721A07NV9	INE721A07NW7	INE721A07NX5	INE721A07NY3	INE721A07NZ0
Coupon Rate	8.93%	9.03%	9.10%	9.30%	9.40%	NA	NA
Additional incentive *	0.10%	0.10%	0.10%	0.10%	0.10%	NA	NA
Date of Allotment	July 12, 2018	July 12, 2018	July 12, 2018	July 12, 2018	July 12, 2018	July 12, 2018	July 12, 2018
Date of Redemption	July 12, 2023	July 12, 2028	July 12, 2021	July 12, 2023	July 12, 2028	July 12, 2021	July 12, 2023
Coupon Frequency	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative
Redemption amount (Rs. Per NCD)	1000	1000	1000	1000	1000	For NCD Holders who fall under Category I and/or Category II on the record date the amount payable on redemption for NCDs will be Rs.1298.91 per NCD. For NCD holders who fall under Category III and/or Category IV on the record date the amount payable on redemption for NCDs will be Rs. 1,302.49 per NCD.	For NCD Holders who fall under Category I and/or Category II on the record date the amount payable on redemption for NCDs will be Rs.1560.30 per NCD. For NCD holders who fall under Category III and/or Category IV on the record date the amount payable on redemption for NCDs will be Rs. 1567.45 per NCD.
Rating Agency, Rating Date and Credit Rating	'CRISIL AA+/Stable' by CRISIL for an amount of up to Rs. 5,00,000 lakhs vide its letter dated June 8, 2018 and 'IND AA+; Outlook Stable' by India Ratings and Research for an amount of up to Rs. 5,00,000 lakhs vide its letter dated June 8, 2018.						
Put/Call Option	Not Applicable						

PUBLIC ISSUE SECURED NON-CONVERTIBLE DEBENTURES 2014

Series	III		V	VIII	
Frequency of Interest Payment	Annual		Monthly**	Not Applicable	
Coupon (% per annum) - (A)	10.15%		9.71%	Not Applicable	
Additional Incentive on Coupon (% per annum) on Any Record Date - (B)	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	Not Applicable	
	1.35%	Nil	1.23%		
Aggregate of Coupon and Additional Incentive on any Record Date (% per annum) = (A) + (B) ####	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals ^{##}	Not Applicable	
	11.50%	10.15%	10.94%		
Effective Yield (% per annum) on any Record Date***	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals
	11.50%	10.15%	11.50%	11.50%	10.15%
Date of Allotment	July 15,2014				
Tenor (Months)	Eighty Four Months				
Redemption Date	July 15, 2021				
Redemption Amount (Rs./NCD)	Repayment of the Face Value plus any interest at the applicable Coupon that may have accrued at the Redemption Date plus Additional Incentive as may be applicable for Individual NCD Holders			NCD Holders who are Individuals [#]	NCD Holders who are Non Individuals
				2,143.79 per NCD*	1,968.44 per NCD*

* Subject to applicable tax deducted at source, if any.

**Allotment under monthly option shall be available only to Individuals applying for Allotment of NCDs in demat form only.

*** Senior Citizens (only First Allottees) shall be entitled to an additional yield at the rate of 0.25% per annum.

[#] For Series VIII, Senior Citizens (only First Allottee) will be paid an aggregate amount of Rs. 2,177.70 per NCD, respectively, on the Redemption Date.

^{##}For Series V, Senior citizens (only First Allottee) will get a coupon of 11.17% per annum respectively payable monthly.

^{###} In case the Series V NCDs are held by a Non-Individual at any given Record Date, the interest shall be calculated at 9.71% p.a. for Series V NCDs respectively.

NCD issue	STFC NCD 6 - OCTOBER 2013			
Security Description	Series III		Series VI	
ISIN	INE721A07GT7		INE721A07GW1	
NSE Scrip Code	Y3		Y6	
BSE Scrip Code	934917		934920	
Issue/ Nominal Value / Paid Up price	Rs. 1000/- per NCD			
Additional Incentive on Coupon (% per annum) on Any Record Date - (B)	NCD Holders who are Individuals	NCD Holders who are Non Individuals	Not Applicable	
	1.00%	Nil		
Aggregate of Coupon and Additional Incentive on any Record Date (% per annum) = (A) + (B)	NCD Holders who are Individuals	NCD Holders who are Non Individuals	Not Applicable	
	11.75%	10.75%		
Effective Yield (% per annum) on any Record Date	NCD Holders who are Individuals	NCD Holders who are Non Individuals	NCD Holders who are Individuals	NCD Holders who are Non Individuals
	11.75%	10.75%	11.75%	10.75%
Deemed Date of Allotment	October 24, 2013			
Interest Payment Dates	Annual 01/04/2019, 01/04/2020 And 24/10/2020.		Not Applicable	
Redemption Date	October 24, 2020			
Tenor	Eighty four months			
Redemption Amount* (₹/NCD)	Repayment of the Face Value plus any interest at the applicable Coupon that may have accrued at the Redemption Date plus Additional Incentive as may be applicable for Individual NCD Holders		NCD Holders who are Individuals	NCD Holders who are Non Individuals
			₹ 2,177.70 per NCD*	₹ 2,044.79 per NCD*
Credit Rating	'CRISIL AA/Stable' for an amount of upto ₹ 50,000 Lacs vide letter dated 27/08/2013 'CARE AA+' for an amount of upto ₹ 50,000 Lacs vide letter dated 28/08/2013 and 29/08/2013.			
Credit Rating Agencies	CRISIL and CARE			
Put/Call Option	Not Applicable			
Remarks	NIL			

* subject to applicable tax deducted at source, if any.