

Dewan Housing Finance Corporation Limited

THE SPECIFIC TERMS OF EACH INSTRUMENT

Series	I	II	III	IV	V	VI	VII*
Interest type	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating
Interest reset process	NA	NA	NA	NA	NA	NA	Annual
Frequency of Interest Payment	Annual	Annual	Annual	Annual	Monthly	Monthly	Annual
Tenor	3 Years	5 Years	7 Years	10 Years	3 Years	5 Years	3 Years
Coupon (%) for NCD Holders in Category I & Category II	8.90%	8.90%	8.90%	8.90%	8.56%	8.56%	Benchmark MIBOR + spread of 2.16%*
Coupon (%) for NCD holders in Category III	8.90%	9.00%	9.00%	9.00%	8.56%	8.65%	Benchmark MIBOR + spread of 2.16%*
Coupon (%) for NCD holders in Category IV	8.90%	9.00%	9.00%	9.10%	8.56%	8.65%	Benchmark MIBOR + spread of 2.16%*
Effective Yield (per annum) for NCD Holders in Category I & Category II	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	Benchmark MIBOR + spread of 2.16%*
Effective Yield (per annum) for NCD Holders in Category III	8.90%	9.00%	9.00%	9.00%	8.90%	9.00%	Benchmark MIBOR + spread of 2.16%*
Effective Yield (per annum) for NCD Holders in Category IV	8.90%	9.00%	9.00%	9.10%	8.90%	9.00%	Benchmark MIBOR + spread of 2.16%*
Put and call option	NA						
Redemption Date (Years from the Deemed Date of Allotment)	3 Years	5 Years	7 Years	10 Years	3 Years	5 Years	3 Years
Redemption Amount (Rs/NCD)	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
Minimum Application	Rs 10,000 (10 NCDs) across all Series collectively						
In multiples of thereafter	Rs 1,000 (1 NCD)						
Face Value / Issue Price (Rs / NCD)	Rs 1,000 (1 NCD)						
Mode of Interest Payment	Through various options available						

* Benchmark MIBOR (defined below) as Reference Overnight MIBOR published by FBIL computed on an annulised basis. Subject to reset annually based on Overnight MIBOR benchmark rates.

Category III and Category IV Investors in the proposed Tranche I Issue who are senior citizens on the Deemed Date of Allotment shall be eligible for an additional incentive of 0.10% p.a. provided the NCDs issued under the proposed Tranche I Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date applicable for payment of respective coupons.

Category III and Category IV Investors in the proposed Tranche I Issue, who are initial allottees as on the Deemed Date of Allotment, shall be eligible for a one-time additional incentive of 0.50%, 0.70%, 1.00% and 0.50% for Series II, Series III, Series IV and Series VI respectively, payable along with last interest payment, provided the NCDs under Series II, Series III, Series IV and Series VI, as applicable, are held by such investors under Category III and Category IV on the relevant Record Date, for all interest payments including the last interest payment.

The Company would allot the Series I NCDs, to all valid Applications, wherein the Applicants have not indicated their choice of the relevant series of NCDs

ALLOCATION RATIO

QIB Portion	Corporate Portion	High Net Worth Individual Portion	Retail Individual Investor Portion
25% of the Overall Issue Size	10% of the Overall Issue Size	30% of the Overall Issue Size	35% of the Overall Issue Size

Source: Shelf Prospectus and Tranche I Prospectus both dated May 14, 2018