NCD PUBLIC ISSUE SERIES -XXVII							
Series	**Option I**	**Option II**	**Option III**	**Option IV**	**Option V**	**Option VI**	**Option VII**
Tenor(Years)	3	5	3	5	7	3	5
Stock Exchange Listing	**Bombay Stock Exchange(BSE) Limited.**						
BSE Scrip code	938065	938067	938069	938071	938073	938075	937077
BSE Scrip ID	MFLI25	MFLII27	MFLIII25	MFLIV27	MFLV29	MFLVI25	MFLVII27
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured
ISIN Number	INE414G07GL3	INE414G07GM1	INE414G07GN9	INE414G07GO7	INE414G07GP4	INE414G07GQ2	INE414G07GR0
Frequency of Interest Payment	Monthly	Monthly	Annually	Annually	Annually	NA	NA
Face Value of NCDs (` / NCD)	1000						
Issue Price (` / NCD)	1000						
Deemed/Date of Allotment	**23/06/2022**						
Base Coupon Rate (% per annum) Cat -I ,Cat -II, Cat- III & Cat-IV	6.75%	7.00%	7.00%	7.25%	7.50%	NA	NA
Coupon Rate (Aggregate of the Base Coupon Rate and the additional incentive on the Base Coupon rate on any Record Date as applicable to Cat-III and Cat-IV							
Category I- Institution	6.75%	7.00%	7.00%	7.25%	7.50%	NA	NA
Category II- Non-Institutional	6.75%	7.00%	7.00%	7.25%	7.50%	NA	NA
Category III- High Net Worth Individuals	7.25%	7.50%	7.50%	7.75%	8.00%	NA	NA
Category IV- Retail Individuals	7.25%	7.50%	7.50%	7.75%	8.00%	NA	NA
Effective Yield per annum Cat -I & II	6.75%	7.00%	7.00%	7.25%	7.50%	7.00%	7.25%
Effective Yield per annum Cat -III & IV	7.25%	7.50%	7.50%	7.75%	8.00%	7.50%	7.75%
Amount (` / NCD) on Maturity, Category I & II	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs. 1,225.04	Rs. 1,419.01
Amount (` / NCD) on Maturity Category III & IV	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs.1000/-	Rs. 1,242.30	Rs. 1,452.40
Maturity Date	23/06/2025	23/06/2027	23/06/2025	23/06/2027	23/06/2029	23/06/2025	23/06/2027
First Interest Payment date	01/08/2022	01/08/2022	23/06/2023	23/06/2023	23/06/2023	NA	NA

Category I

Public financial institutions, statutory corporations, commercial banks, co-operative banks and RRBs and multilateral and bilateral development financial institutions which are authorised to invest in the NCDs;Provident funds, pension funds, with a minimum corpus of Rs 25 crores superannuation funds and gratuity funds, which are authorised to invest in the NCDs;Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;Resident Venture Capital Funds registered with SEBI;Insurance Companies registered with IRDA;State industrial development corporations;Insurance funds set up and managed by the army, navy, or air force of the Union of India;Insurance funds set up and managed by the Department of Posts, the Union of India;Systemically Important Non- Banking Financial Company, a nonbanking financial company registered with the Reserve Bank of India and having a net-worth of more than five hundred crore rupees as per the last audited financial statements;National Investment Fund set up by resolution no. F. No. 2/3/2005 –DDII dated November 23,2005 of the Government of India published in the Gazette of India; and Mutual Funds registered with SEBI.

Category II

Companies; bodies corporate and societies registered under the applicable laws in India and authorised to invest in the NCDs;Public/private charitable/religious trusts which are authorised to invest in the NCDs;Scientific and/or industrial research organisations, which are authorised to invest in the NCDs; Partnership firms in the name of the partners; Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);Association of Persons; and Any other incorporated and/ or unincorporated body of persons

Category III

High Net-worth Individual Investors ("HNIs") - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above INR 1,000,000 across all options of NCDs in the Issue

Category IV

Retail Individual Investors - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including INR 1,000,000 across all options of NCDs in the Issue

Record Date

The Record Date for payment of interest in connection with the NCDs or repayment of principal in connection therewith shall be 15 days prior to the date on which interest is due and payable, and/or the date of redemption. Provided that trading in the NCDs shall remain suspended between the aforementioned Record Date in connection with redemption of NCDs and the date of redemption or as prescribed by the Stock Exchange, as the case may be. In case Record Date falls on a day when Stock Exchange is having a trading holiday, the immediate subsequent trading day , or a date notified by the Company to the Stock Exchanges, will be deemed as the Record Date

Working Days convention/Day count convention /Effect of holidays on payment

All days excluding the second and the fourth saturday of every month, Sundays and a public holiday in Kochi or Mumbai or at any other payment centre notified in terms of the Negotiable Instruments Act, 1881, except with reference to Issue Period where working days shall mean all days, excluding Saturdays, Sundays and public holidays in India or at any other payment centre notified in terms of the Negotiable Instruments Act, 1881.Interest shall be computed on a 365 days-a-year basis on the principal outstanding on the NCDs. However, if period from the Deemed Date Of Allotment / anniversary date of Allotment till one day prior to the next anniversary / redemption date includes February 29, interest shall be computed on 366 days a-year basis, on the principal outstanding on the NCDs. If the date of payment of interest or any date specified does not fall on a Working Day, then the succeeding Working Day will be considered as the effective date for such payment of interest, as the case may be (the 'Effective Date"). Interest or other amounts, if any, will be paid on the Effective Date. For avoidance of doubt, in case of interest payment on Effective Date, interest for period between actual interest payment date and the Effective Date will be paid in normal course in next interest payment date cycle. Payment of interest will be subject to the deduction of tax as per Income Tax Act, 1961 or any statutory modification or re-enactment thereof for the time being in force. In case the Maturity Date falls on a holiday, the maturity proceeds will be paid on the immediately previous Working Day along with the coupon/interest accrued on the NCDs until but excluding the date of such payment.