



**Particulars of the Issue:**

<b>Issue Date</b>	July 16, 2013 - July 29, 2013
<b>Issue Price</b>	FV of Rs 1,000 per debenture
<b>Coupon rate</b>	Effective yield 9.65% p.a. to 11.15% p.a.
<b>Type of Instrument</b>	Secured Redeemable Non-convertible Debenture
<b>Issue Size</b>	Rs 375 crs with an option to retain over-subscription up to Rs 375 crs
<b>Minimum application</b>	Rs 10,000/- for 10 NCDs, thereafter in multiples of 1 NCD
<b>Maximum application</b>	500 NCDs, Rs.5,00,000 (retail category)
<b>Credit Rating</b>	AA/stable" by CRISIL and "CARE AA+" by CARE
<b>Listing</b>	On both NSE and BSE, available in demat form only

**About the Company:**

STFC was established in 1979 and has a long track record of over three decades in commercial vehicle financing industry in India. It has been registered as a deposit-taking NBFC with RBI. STFC is a part of Shriram group of companies which has a strong presence in financial services in India, including commercial vehicle financing, consumer finance, life and general insurance, stock broking, chit funds and distribution of financial products.

**Issue Structure:**

Series	I		II		III		IV		V	
<b>Frequency of Interest Payment</b>	Annual		Annual		Monthly		Not Applicable		Not Applicable	
<b>Coupon (% per annum) - (A)</b>	9.65%		9.80%		9.40%		Not Applicable		Not Applicable	
<b>Additional Incentive on Coupon (% pa) on Record Date - (B)</b>	<b>Individuals</b>	<b>Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	Not Applicable		Not Applicable	
	1.25%	Nil	1.35%	Nil	1.23%	Nil	Not Applicable		Not Applicable	
<b>Aggregate of Coupon and Additional Incentive on Record Date (% pa) = (A) + (B)</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	Not Applicable		Not Applicable	
	10.90%	9.65%	11.15%	9.80%	10.63%	9.40%	Not Applicable		Not Applicable	
<b>Effective Yield (% pa) on Record Date</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>
	10.90%	9.65%	11.15%	9.80%	11.15%	9.80%	10.90%	9.65%	11.15%	9.80%
<b>Tenure</b>	Thirty six months		Sixty months		Sixty months		Thirty six months		Sixty months	
<b>Redemption Date (from deemed date of allotment)</b>	36 months		50% at the end of 48 months and balance 50% at the end of 60 months.		60 months		36 months		50% redemption at the end of 48 months and balance 50% at the end of 60 months	
<b>Redemption Amount (Rs./NCD)</b>	Face Value plus interest plus Additional Incentive		50% of Face Value payable at the end of the 48 months and remaining 50% at the end of the 60 months, payable together with interest plus additional incentive		Face Value plus interest plus Additional Incentive		<b>Individuals</b>	<b>Non Individuals</b>	<b>Individuals</b>	<b>Non Individuals</b>
							Rs. 1,364.33 per NCD*	Rs. 1,318.67 per NCD*	Rs. 763.37 per NCD* at the end of 48 months & Rs. 848.48 per NCD* at the end of 60 months	Rs. 726.93 per NCD* at the end of the 48 months and Rs. 798.17 per NCD* at the end of 60 months

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

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**Arihant is Forbes Asia's '200 Best under a \$Billion' Company  
'Best Emerging Commodities Broker' awarded by UTV Bloomberg**

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