



INDOSTAR CAPITAL FINANCE LIMITED

PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

Indostar Capital Finance Limited is a non-banking finance company ("NBFC") registered with the Reserve Bank of India as a NBFC-ML. They are a professionally managed and institutionally owned company which is primarily engaged in providing secured financing solutions to borrowers across categories: used and new vehicle financing for transporters, affordable home finance solutions to home loan borrowers, loans to SME borrowers and structured term financing solutions to corporates. The Company started its operations in 2011 as an NBFC focused on corporate financing. However, since the incorporation, They have refocused the strategy to become a retail focused NBFC, with 95.86% of their AUM as of June 30, 2024 being in form of retail financing. The Company currently has two wholly owned subsidiaries: Indostar Home Finance Private Limited ("IHFPPL") which provides affordable housing finance loans to salaried individuals, self-employed professionals, individuals belonging to the middle and low-income groups who reside in the outskirts of tier-II and below cities and Indostar Asset Advisory Private Limited ("IAAPL") which acts as an investment manager, registered with SEBI.

Issue Brief on the basis of the Prospectus dated August 29, 2024

Issuer	Indostar Capital Finance Limited
Nature of the instrument	Secured, Rated, Listed, Redeemable, Non-Convertible Debentures
Mode of the issue	Public issue
Issue Open/ Close Date	Opens on: Friday, September 06, 2024 , Closes on: Thursday, September 19, 2024***
Lead Managers	Nuvama Wealth Management Limited
Debenture Trustee	IDBI Trusteeship Services Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	Link Intime India Private Limited
Issue Size	Public issue by the Indostar Capital Finance Limited is secured, rated, listed, redeemable, non-convertible debentures of face value of ₹ 1,000 each aggregating up to ₹ 15,000 lakh ("Base Issue"), with an option to retain over-subscription up to ₹ 15,000 lakh, aggregating up to ₹ 30,000 lakh, on the terms and in the manner set forth herein
Minimum subscription	Minimum subscription is 75% of the Base Issue, i.e. ₹ 11,250 lakh
Issue Size	₹ 30,000 lakh
Base Issue Size	₹ 15,000 lakh
Option to Retain Oversubscription / Green shoe option (Amount)	Up to ₹ 15,000 lakh
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 NCD thereafter
Issuance mode of the Instrument**	In dematerialised form only
Credit ratings	The NCDs proposed to be issued under the Issue have been rated "CARE AA-/Stable" (Pronounced as CARE Double A Minus; Outlook: Stable) by CARE Ratings Limited for an amount of ₹ 50,000 Lakh by CARE Ratings Limited vide their rating letter dated January 24, 2024, revalidated vide letter dated February 15, 2024, and further revalidated vide letters dated April 22, 2024 and June 19, 2024, with a rating rationale dated January 25, 2024.
Listing	The NCDs are proposed to be listed on BSE. The NCDs shall be listed within six Working Days from the date of Issue Closure of the Issue. BSE has been appointed as the Designated Stock Exchange
Trading mode of the instrument	In dematerialised form only

Series	I	II	III*	IV	V
Frequency of Interest Payment	Annual	Cumulative	Quarterly	Annual	Annual
Tenor	24 Months	24 Months	36 Months	36 Months	60 Months
Coupon (% per annum) for NCD Holders in all Categories	10.50%	NA	10.30%	10.70%	10.50%
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories	₹ 1,000	₹ 1,221.03	₹ 1,000	₹ 1,000	₹ 1,000
Maturity/Redemption Date (from the Deemed Date of Allotment)	24 Months	24 Months	36 Months	36 Months	60 Months
Put and Call Option	Not Applicable				