

Muthoot Fincorp Limited is non-deposit taking, systemically important NBFC registered with the RBI bearing registration no. 16.00170 dated July 23, 2002 under Section 45 IA of the RBI Act. Our Company is one of the prominent gold loan players in the Indian market. From FY2016 to FY2022, Muthoot Fincorp has shown a significant increase in its Gold Loan Portfolio at a compound annual growth rate of around 15%. The personal and business loans secured by gold jewellery and ornaments ("Gold loans") offered by the Company are structured to serve the business and personal purposes of individuals who do not have ready or timely access to formal credit or to whom credit may not be available at all, to meet unanticipated or other short-term liquidity requirements.

### Issue Brief on the basis of Prospectus filed with Stock Exchange

Issuer	Muthoot Fincorp Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debenture ("NCDs")
Mode of the issue	Public issue
Issue Open / Close Date	Opens on: Monday, January 02, 2023, Closes on: Friday, January 27, 2023
Debenture Trustee	Vardhman Trusteeship Private Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	Integrated Registry Management Services Private Limited
Issue Size	Public issue by the Company of NCDs for an amount of ₹ 200 Cr ("Base Issue Size"), with an option to retain over-subscription up to ₹ 200 Cr aggregating up to ₹ 400 Cr
Issue Price (in ₹)	₹ 1,000 per NCD
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 thereafter
Credit ratings	<b>CRISIL AA-/Stable Rating letter dated November 4, 2022 and rating rationale dated December 2, 2022</b>
Listing	The NCDs offered through this Prospectus are proposed to be listed on BSE. The NCDs shall be listed within six Working Days from the date of Issue closure
Trading mode of the instrument	In dematerialised form only

Series	I	II	III	IV	V	VI	VII	VIII
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
Tenure	27 Months	38 Months	48 Months	60 Months	48 Months	60 Months	27 Months	38 Months
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annual	Annual	Cumulative	Cumulative
Coupon (%) per annum	8.10%	8.25%	8.40%	8.50%	8.70%	8.80%	NA	NA
Redemption Amount (₹/NCD) for Debenture Holders	1000	1000	1000	1000	1000	1000	1199	1297
Effective Yield (%) (per annum)	8.40%	8.56%	8.72%	8.83%	8.69%	8.79%	8.41%	8.57%

Disclaimer: Muthoot Fincorp Limited, subject to market conditions and other considerations, is proposing a public issue of Secured and Redeemable Non-Convertible Debentures ("NCDs") and has filed the Prospectus dated December 29, 2022 ("Prospectus") with the Registrar of Companies, Kerala and Lakshadweep, BSE Limited and SEBI. The Prospectus is available on our website at [www.muthootfincorp.com](http://www.muthootfincorp.com), on the website of the stock exchange at [www.bseindia.com](http://www.bseindia.com) and the website of the Lead Manager at [www.smccapitals.com](http://www.smccapitals.com). Investors proposing to participate in the Issue should invest only on the basis of information contained in the Prospectus. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Prospectus, including the section 'Risk Factors' beginning on page 17 of the Prospectus.

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