

MUTHOOT FINCORP LIMITED

PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

Muthoot Fincorp Limited is non-deposit accepting NBFC registered with the RBI bearing registration no. 16.00170 dated July 23, 2002 under Section 45 IA of the RBI Act. Muthoot Fincorp Limited was incorporated on June 10, 1997, as Muthoot Debt Management Services Limited as a public limited company under the provisions of the Companies Act, 1956. The Company received a certificate for commencement of business on June 10, 1997. Subsequently, the name of the Company was changed to Muthoot Fincorp Limited, and a fresh certificate of incorporation dated March 19, 2002 was issued to the Company by the Roc. The Company is one of the prominent gold loan players in the Indian market. The personal and business loans secured by gold jewelry 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. We have been engaged in the Gold loans business for over two decades and are headquartered in Kerala, India. The Company provides retail loan products, primarily comprising of Gold loans. The Gold loan products include Muthoot Blue Super Value Loan, Swarna Suraksha Super Value, Easy Blue, Easy Max, Easy Pro, Restart India Pradhan, Easy Scale up and 24x7 Express Gold loan. The product of the Company, the "24x7 Express Gold loan" can be utilised by individuals who require quick loans against their gold jewelry and who have an existing loan with the Company. This is a type of top up loan.

Issuer	Muthoot Fincorp Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debenture ("NCDs")
Mode of the issue	Public issue
Tranche III Issue Open / Close Date	Opens on: Monday, December 23, 2024 Closes on: Monday, January 06, 2025
Debenture Trustee	Vardhman Trusteeship Private Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	Integrated Registry Management Services Private Limited
Tranche III Issue Size	Public issue by Muthoot Fincorp Ltd of up to 30,00,000 secured, redeemable, non-convertible debentures of face value ₹ 1,000 each, amounting up to ₹ 10,000 lakhs ("Base Issue Size") with an option to retain oversubscription of up to ₹ 20,000 lakhs ("Green Shoe Option") aggregating up to ₹ 30,000 lakhs ("Tranche III Issue Size" or "Tranche III Issue"). The Tranche III Issue Size is within the shelf limit of ₹ 2,00,000 lakhs and is being offered by way of this tranche III Prospectus dated 12th December 2024 containing inter alia the terms and conditions of Tranche III Issue ("Tranche III Prospectus"), which should be read together with the Shelf Prospectus
Base Issue Size	₹ 10,000 lakh
Option to Retain Oversubscription /Green shoe option (Amount)	Up to ₹ 20,000 lakh
Credit ratings	CRISIL AA-/Stable" (pronounced as CRISIL double A minus rating with a Stable outlook) for an amount of ₹ 1,90,000 lakhs of NCDs (of which, ₹ 1,44,767 lakhs is unutilized) by CRISIL Ratings Limited vide its letter no. RL/MUFILT/352560/NCD/0924/98095/168550576 dated September 12, 2024, revalidated vide its letter no. RL/MUFILT/352560/NCD/1124/103638/168550576 dated November 29, 2024, along with the rating rationale dated September 11, 2024
Listing	The NCDs offered through the Shelf Prospectus and Tranche II Prospectus are proposed to be listed on BSE. The NCDs shall be listed within six (6) Working Days from the date of Issue closure
Trading mode of the instrument	In dematerialised form only

Options	I	II	III	IV	V**	VI	VII	VIII	IX	X	XI	XII	XIII*
Nature	Secured												
Tenure (Months)	24	36	60	72	24	36	60	72	24	36	60	72	92
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annual	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Coupon(%) per annum for all categories	9.00%	9.25%	9.45%	9.65%	9.40%	9.65%	9.90%	10.10%	NA	NA	NA	NA	NA
Redemption Amount (₹ /NCD) on maturity for Debenture Holders for all Categories***	1000	1000	1000	1000	1000	1000	1000	1000	1196.84	1318.34	1603.62	1781.72	2006.00
Effective Yield (%) (per annum) for all Categories	9.38%	9.65%	9.87%	10.09%	9.40%	9.65%	9.89%	10.10%	9.40%	9.65%	9.90%	10.10%	9.50%
Deemed date of Allotment	Friday, January 10, 2025												
Coupon Type	Fixed												
Put and Call Option	NA												

*Maximum Rs.75 Crore

** The Company would allot the Option V of NCDs, as specified in the Tranche III Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Option of NCDs

***Subject to applicable tax deducted at source, if any.

Please refer to Annexure C of the Tranche III Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI Master Circular.