



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, EasyMax, EasyPro, Restart India Pradhan, EasyScale 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 jewellery 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 I Issue Open / Close Date	Opens on: Wednesday, August 28, 2024, Closes on: Tuesday, September 10, 2024
Debenture Trustee	Vardhman Trusteeship Private Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	Integrated Registry Management Services Private Limited
Tranche I Issue Size	Public issue by Muthoot Fincorp Limited of up to 35,00,000 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 ₹ 25,000 lakhs ("Green Shoe Option") aggregating up to ₹ 35,000 lakhs ("Tranche I Issue Size" or "Tranche I Issue").
Base Issue Size	₹ 10,000 lakh
Option to Retain Oversubscription /Green shoe option (Amount)	₹25,000 lakh
Credit ratings	The Company has received rating of "CRISIL AA-/Stable" (pronounced as CRISIL double A minus rating with a Stable outlook) for an amount of ₹ 1,90,000 lakhs of NCDs by CRISIL Ratings Limited vide its letter dated June 29 2024, and "CRISIL AA-/Stable" (pronounced as CRISIL double A minus rating with a Stable outlook) for an amount of ₹ 1,10,000 lakhs of NCDs (of which, ₹ 10,900 lakhs is unutilized) by CRISIL Ratings Limited vide its letter dated June 29, 2024, along with the rating rationale dated June 28, 2024 for the NCDs proposed to be issued pursuant to this Tranche I Issue. The rating of the NCDs indicates that instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.
Listing	The NCDs offered through the Shelf Prospectus and Tranche I 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	Monday, September 16, 2024												
Coupon Type	Fixed												
Put and Call Option	NA												