

# MUTHOOT FINCORP LIMITED

## PUBLIC ISSUE OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES

**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. The 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.

Issuer	Muthoot Fincorp Limited
Nature of the instrument	Secured Redeemable Non-Convertible Debenture ("NCDs")
Mode of the issue	Public issue
Tranche IV Issue Open/ Close Date	<b>Opens on: Wednesday, April 10, 2024, Closes on: Thursday, April 25, 2024**</b>
Debenture Trustee	Vardhman Trusteeship Private Limited
Depositories	NSDL and CDSL
Registrar to the Issue/ Registrar	Integrated Registry Management Services Private Limited
Tranche IV Issue Size	Public issue by Muthoot Fincorp Limited Company of NCDs aggregating up to ₹ 10,000 lakh, with a green shoe option of up to ₹ 26,000 lakh, aggregating up to ₹ 36,000 lakh, on the terms and in the manner set forth herein
Base Issue Size	₹ 10,000 lakh
Option to Retain Oversubscription /Green shoe option (Amount)	₹ 26,000 lakh
Face value	₹ 1,000 per NCD
Minimum Application size and in multiples of NCD thereafter	Rs. 10,000 and in multiples of 1 thereafter
Credit ratings	The Company has received rating of CRISIL AA-/Stable by CRISIL Ratings Limited vide its letter dated July 31, 2023 and revalidated vide letter dated September 22, 2023 for the NCDs proposed to be issued pursuant to this Tranche IV Issue.
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

Options	I	II	III	IV	V	VI**	VII	VIII	IX	X	XI	XII	XIII*
Nature	Secured												
Tenure	26	38	60	72	26	38	60	72	26	38	60	72	94
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annual	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Coupon (%) per annum*	8.90%	9.15%	9.35%	9.55%	9.25%	9.50%	9.75%	10%	NA	NA	NA	NA	NA
Redemption Amount (₹ /NCD) for Debenture Holders*	1000	1000	1000	1000	1000	1000	1000	1000	1212	1334	1592	1772	2000
Effective Yield (%) (per annum)*	9.26%	9.54%	9.75%	9.97%	9.27%	9.52%	9.74%	10%	9.27%	9.52%	9.74%	10%	9.25%
Deemed date of Allotment	April 30, 2024												
Coupon Type	Fixed												
Put and Call Option	NA												