MUTHOOT FINCORP LIMITED

Public Issue of Secured, Redeemable, Non-Convertible Debentures

(8th September, 2026 to 22rd September, 2026)

Issue Size:

Public issue by the Company of up to 70,00,000 Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of Face Value of ₹ 1,000 each amounting up to ₹ 35,000 Lakhs ("Base issue size) with a Green Shoe Option of up to ₹ 35,000 Lakhs aggregating up to ₹ 70,000 Lakhs ("Tranche V Issue Size" OR "Tranche V Issue"). the tranche V issue size is within the shelf limit of ₹ 3,00,000 lakhs and is being offered by way of the tranche iv prospectus dated January 29, 2026 containing inter alias the terms and conditions of tranche V issue ("tranche V prospectus")

ISSUE DETAILS	
Listing on	BSE Limited
Issuance & Trading mode	Demat
Basis of Allotment	**First Come First Serve Basis**
Credit Rating	"CRISIL AA/Stable" by CRISIL Ratings Ltd. & "BWR AA+/Stable" by Brickwork Ratings India Private Ltd.
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	Integrated Registry Management Services Private Limited

Allocation Ratio

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	10	3,500	7,000
Corporate	20	7,000	14,000
HNI	50	17,500	35,000
Retail	20	7,000	14,000
Total	**100**	**35,000**	**70,000**

SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV	V	VI**	VII	VIII	IX	X	XI	XII
Frequency of Interest Payment	Monthly				Annual				Cumulative			
Minimum Application	₹ 10,000 (10 NCDs)											
In Multiples of	1 NCD after minimum application											
Face Value of NCDs (₹/ NCD)	₹ 1,000 (1 NCD)											
Type of Instrument	Secured NCDs											
Tenor	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months
Coupon (% p.a.) for Debenture Holders in all Category I, II, III & IV	8.56%	8.75%	8.84%	8.88%	8.90%	9.10%	9.20%	9.25%	NA	NA	NA	NA
Mode of Interest Payment	Through various options available											
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in all Category I, II, III & IV***	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,186.20	₹ 1,298.91.	₹ 1,553.17	₹ 1701.14
Effective Yield (% pa) for Debenture Holders in Category I, II, III and IV	8.90%	9.10%	9.20%	9.24%	8.89%	9.09%	9.19%	9.24%	8.90%	9.10%	9.20%	9.25%
Put & Call Option	NA											

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

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

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.

2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

3. Please refer to *Annexure C* of the Tranche I Prospectus dated January 29, 2026 for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular. Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the issue. For further details, please see "*Issue Procedure*" and "*Terms of the Issue*" on page 122 and 104 of the Tranche I Prospectus dated January 29, 2026.

For more details, please refer offer document:

SEBI | Muthoot Fincorp Limited – Tranche V Prospectus

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

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suitable for all investors. The intended recipient(s)/ entity(ies) and others are cautioned that any forward-looking statements which may have been made in this email are not predictions and may be subject to changes without notice. This does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.