

MUTHOOT FINCORP LIMITED
Public Issue of Secured, Redeemable, Non-Convertible Debentures
(29th April, 2025 to 13th May, 2025)

Issue Size:

Public issue by Muthoot Fincorp Limited, ("Company" or "Issuer") of 35,00,000 Secured Redeemable Non-Convertible Debentures of Face Value of ₹ 1,000 each for an amount of ₹ 100 Cr. ("Base issue size) with a Green Shoe Option of up to ₹ 250 Cr. cumulatively aggregating up to ₹ 350 Cr. ("Tranche V Issue Limit") ("Tranche V Issue") which is within the Shelf Limit of ₹ 2,00,000 and is being offered by way of the tranche V prospectus dated April 23, 2025 containing Inter Alia the terms and conditions of tranche V issue ("Tranche V Prospectus"), which should be read together with the shelf prospectus dated August 23, 2024 ("shelf prospectus") filed with the ROC, Stock exchange and Securities and Exchange board of India ("SEBI").

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 Limited
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	5	5	17.5
Corporate	25	25	87.5
HNI	25	25	87.5
Retail	45	45	157.5
Total	100	100	350

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 NCD Holders in all Categories	9.00%	9.25%	9.45%	9.55%	9.40%	9.65%	9.90%	10.00%	NA	NA	NA	NA
Effective Yield (p.a.) for NCD Holders in all Categories	9.38%	9.65%	9.87%	9.97%	9.40%	9.64%	9.89%	10.00%	9.40%	9.65%	9.90%	10.00%
Mode of Interest Payment	Through various options available											
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in all Categories***	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,196.84	₹ 1,318.67	₹ 1,603.62	₹ 1,772.02
Maturity/Redemption Date (from the Deemed Date of Allotment)	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months
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 V 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 Tranche V Prospectus for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular

For more details, please refer offer document:

https://www.sebi.gov.in/filings/debt-offer-document/apr-2025/muthoot-fincorp-limited-tranche-v-prospectus_93629.html

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

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